

GENERAL FEES & SERVICES
Effective as of January 1, 2026

Checking Account Inactivity Account Fee (inactive account for more than 90 days)	\$10.00 per month
Non-Sufficient Funds Item (whether presented in-person, electronically, or otherwise)	
Per item paid	\$30.00, \$150.00 daily maximum
Per item returned unpaid, and each time represented.....	\$30.00, \$150.00 daily maximum
Daily Fee for Negative Balance Account (Overdraft Charge).....	\$5.00 per day after 3 business days
Returned Deposit Item Fee	\$5.00 per occurrence
Stop Payment / Revocation / Renewal (including ACH, per item)	\$25.00
Savings Account Inactivity Account Fee (inactive account for more than 365 days)	\$10.00 per month
Savings Account Overdraft Transfer	\$15.00 setup \$3.00 per transfer
Savings Monthly Service Charge (if balance falls below \$100.00).....	\$5.00
Any account closed within 90 days of opening	\$20.00
Legal Process which affect your account (i.e., Garnishments, Levy, Citations, or other)	\$90.00
After the first hour.....	\$30.00 per hour
IRA/HSA Transfer and/or Closing Fee	\$50.00
Account Research & Reconciliation	\$30.00 per hour, \$30.00 minimum
Account Balancing Assistance	\$30.00 per hour, \$30.00 minimum
Amortization Schedule	\$20.00
Loan Coupon Book (replacement)	\$15.00
Ready Reserve Account	Annual Fee (Dec.30) \$15.00 \$3.00 per transfer
Notary Service (non-customers)	\$3.00
Prepaid Spending Cards	\$5.00
Cashier's Check	Customers \$5.00 Non-customers \$10.00
Coin Counting (non-customers)	10%, minimum \$5.00
Wire Transfer Fees	
Incoming (Domestic)	\$12.00
Incoming (International)	\$30.00 plus external bank charges
Outgoing (Domestic)	\$30.00
Outgoing (International)	\$60.00 plus external bank charges
Debit Card Replacement Fee	\$15.00
Instant Issue Debit Card Fees	
For a New Account.....	\$10.00
For a Lost Card.....	\$25.00
ATM Fee Charge (not our ATM).....	No Charge
Online Banking Re-Enrollment Fee after 90 days.....	\$10.00
ACH Transfers	Setup \$15.00 \$5.00 each transfer
ACH Non-Post Handling Charge	\$10.00 per item
Collection Items (including Foreign Items)	\$20.00 plus external bank charges
Check Copy	\$2.00
Activity Printout of Account	\$2.00
Returned/Forwarded Mail with Address Correction.....	\$5.00 per item
License Renewal Sticker	\$7.50
Telephone Transfer	\$2.00
Temporary Checks	\$5.00 per 10 checks
Cost of printing checks varies depending on the style of checks ordered.	
Photocopies	\$0.35
Fax Fees	First Page \$3.00, each additional page \$1.00
Safety Deposit Boxes	See Rate Schedule
Drilling Fee	\$200.00
Rekeying Fee	\$75.00
Lost Key Fee	\$40.00
Verification of Deposit	\$10.00
Audit Confirmation	\$20.00