

COMMUNITY REINVESTMENT ACT

FEE SCHEDULE

Deposit and Miscellaneous Fee Schedule as of 02/01/2024

Charges applied to individuals and businesses: FEES AND CHARGES

The following fees and charges may be assessed against your account:

Account Research / Balancing	Assistance: \$35.00 per hour (\$10.00 minimum)	
Bank-Initiated ACH Electronic Debit Transfer to Another Institution		\$5.00
Bank-Initiated Wire Transfer – Domestic Incoming		\$20.00
Bank-Initiated Wire Transfer – Domestic Outgoing		\$30.00
Bank-Initiated Wire Transfer – International Incoming		\$45.00
Bank-Initiated Wire Transfer – International Outgoing		\$55.00
Canadian or Other Foreign Check Processing Fee per check		\$10.00
Cashiers Check		\$7.00
Check Cashing Fee (Non-Customer): \$1.00 per hundred (\$5.00 minimum)		
Check Printing Fees may vary		
Coin Counting (Non-Customer)	: 10% of Coin Total	
Coin: Per Coin Roll Purchased		\$0.10
Currency: Per Currency Strap Purchased		\$0.20
Debit Card Replacement (Card or PIN)		\$5.00
Deposited Check Returned Unpaid / Unqualified Return (Per Item, Per Presentment)		\$10.00
Duplicate Statement Copies		\$5.00
Endorsement Stamp – Rubber or Self-Inking		\$35.00
Expedited Debit Card Fee		\$25.00
Faxes: Sent per transmission		\$5.00
Gift Card Purchase per card		\$4.95
Hemp Banking Monthly Fee		\$50.00
Images included with Statements		\$5.00
International (Cross-Border)	1.80% of transaction amount on ATM withdrawals and	
Debit Card Fees:	debit card purchases; plus a currency conversion fee of	
	0.20% of the transaction amount on PIN-based ATM or	
	debit card transactions	
Internet Banking Bank to Bank ACH Electronic Debit Transfer to Another Institution		\$3.00
IRA Transfer to Another Institution		\$25.00
Legal Action: Garnishment or Levy		\$100.00
Money Order		\$5.00
Online Bill Pay: \$5.00 per state	ment cycle	
Overdraft Fee Per Item		\$35.00
Return Fee Per Item		\$35.00
Overdraft/Return Item Maximum Fee per Day - Individuals		\$175.00
Overdraft/Return Item Maximum Fee per Day - Businesses		\$350.00
Overdraft Protection – Ready Reserve Advance Fee		\$7.00
Overdraft Protection – Sweep from Deposit Account per Transaction		\$7.00
Paper Statement Fee: \$3.00 per statement cycle (additional image fee, if requested)		
Photocopy – Black & White or Color per Page		\$0.50
Private ATM or Vending Machine Operators Monthly Fee		\$25.00
Return Mail Fee (assessed upon first receipt of return mail)		\$5.00
Stop Payment or Post-Dated Stop		\$35.00
Telephone Transfer Requested by Customer		\$7.50
Travel Card/Access Card Purchase per Card		\$5.95
Travel/Access Card Reload Fee per Card		\$4.95

(Supplement to account opening documents and applicable Truth-in-Savings Disclosures)

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