



Fee Schedule

Effective Date: March 1, 2024

	Fee Amount	Overdraft / NSF Fees and Services	Fee Amount
ACH Fees		Automatic Bank Credit - ABC Ready Reserve <i>(annually)</i>	\$30.00
ACH Transfer Origination - setup / change fee	\$3.00	Daily Overdraft Fee <i>(Overdrawn Account after five consecutive calendar days) *</i>	\$5.00
ACH Transfer Origination - per transfer fee	\$2.00	Deposited Return Item	\$4.00
ACH Transfer Origination - return fee	\$30.00	NSF Return Fee <i>(per presentment)</i>	\$30.00
Same Day ACH Origination <i>(available upon request)</i>	Varies	Overdraft Fee <i>(per item) **</i>	\$30.00
		Overdraft Protection from checking or savings <i>(per transfer)</i>	\$5.00
Check Fees		Statement Fees	
Check Cashing <i>(non-customer)</i>	\$10.00	Imaged Checks <i>(per month)</i>	\$5.00
Counter Checks <i>(per page)</i>	\$2.00	No Forwarding Address <i>(per month)</i>	\$10.00
Official Check / Money Orders	\$5.00	Paper Statement Fee <i>(per month per statement) ***</i>	\$2.00
Foreign Fees		Statement Reproduction - digital <i>(per statement)</i>	\$2.00
Canadian Check Handling Fee <i>(additional fees may be incurred)</i>	\$10.00	Statement Reproduction - paper <i>(per statement)</i>	\$5.00
Foreign Check Handling Fee <i>(additional fees may be incurred)</i>	\$55.00	Statements & Checks on Digital Storage <i>(per year/per account)</i>	\$40.00
IRA Fees		Wire Transfer Fees	
IRA Account Closure	\$40.00	Wire Transfer - Incoming	\$10.00
IRA Rollover or Transfer Fee	\$40.00	Wire Transfer - Outgoing Domestic	\$25.00
		Wire Transfer - Outgoing International	\$90.00
Miscellaneous Fees and Service Charges		Returned Wire Transfer	\$30.00
Account Closed within 90 days of opening	\$15.00		
Account Research/Reconciliation <i>(per hour - 1 hour minimum)</i>	\$30.00		
Cash Advance Fee <i>(per advance)</i>	\$5.00	<i>*Per day with charges beginning on the 6th day</i>	
Debit Card Replacement Fee	\$10.00	<i>**Created by check, in-person withdrawal, ATM withdrawal, or electronic transaction means</i>	
Deposit Slip Books	\$3.00	<i>***Will not be charged if enrolled in e-statements for that account</i>	
External Transfer Return Fee	\$30.00		
FaX <i>(per page)</i>	\$1.00		
Inactive and Dormant Account <i>(per month)</i>	\$5.00		
Indemnity Bond	\$35.00		
Levies and Garnishments	\$50.00		
Photocopies <i>(per copy)</i>	\$1.00		
Rolled coin <i>(per roll)</i>	\$0.25		
Stop Payment - Banker Assist	\$40.00		
Stop Payment - Online Banking / Telephone Banking	\$30.00		

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