

# Schedule of Fees and Charges

Effective Date: 11.18.2025

Sales Tax Required on Certain Fees

Some fees listed in this schedule are not applicable based on account type or may be waived.

ACH – One-time Transfer Fee (each) <sup>1</sup>	\$15.00	Lock Box Drilled & Replacement Keys	\$300.00
ACH – Recurring Transfer Fee (each)	\$5.00	(includes set of 2 keys)	
ACH – Same Day Transfer Fee (each) <sup>1</sup>	\$25.00	Lock Box Replacement Key (each)	\$20.00
Bad Address Fee (per month)	\$10.00	Medallion Signature Guarantee (each)	\$50.00
Bill Pay		Notary Fee	
Consumers	No Charge	Customers	No Charge
Businesses (per month)	\$5.00	Non-Customers	\$10.00
Bounce Protection Fee (per item)	\$30.00	Overdraft Item Charge (per item) <sup>4</sup>	\$30.00
(max \$240 per day per account)		(max \$240 per day)	
Cashier's Check (each)	\$8.00	Photocopy (each)	\$0.25
Cashier's Check Replacement	\$30.00	Research Fee (per hour)	\$30.00
(if lost or stolen-after 90 days)		(minimum 1 hour)	
Chargeback of Deposited Item (each)		Returned Item Fee	\$30.00
Consumers	No Charge	(per item) <sup>4,5</sup>	
Businesses	\$10.00	Statements – Additional Requests	\$5.00
Close Account Within 30 Days	\$30.00	(each per statement cycle)	
Collection Item (each)	\$30.00	Statements – Special Handling	\$5.00
Credit Reserve Advance Fee (each)	\$5.00	(each per statement cycle)	
Debit Card Annual Fee		Stop Payment Fee (per item)	\$30.00
Photo (per card)	\$20.00	Sweep Fee	
Standard (per card)	\$15.00	From Deposit Account (each)	\$5.00
Debit Card (DC) Fees		From Loan Account (each)	\$10.00
School Spirit DC Fee (per card)	\$10.00	Telephone Transfer Fee (each)	\$2.00
Contactless DC Upgrade Fee (per card)	\$10.00	Temporary Checks (set of 20)	\$7.00
Debit Card Replacement Fee <sup>2</sup>	\$15.00	Temporary Statement Fee (each)	\$5.00
Deposit of Foreign Check (each) <sup>3</sup>	\$30.00	Verification Letter (each)	\$5.00
Dormant Account Fee (monthly)	\$10.00	Wire Transfer Fee <sup>1</sup>	
Foreign Currency Fee	\$30.00	Incoming (each)	\$20.00
Indemnity Bond Charge (each)	\$20.00	Outgoing (each)	\$40.00
IRA Transfer Fee	\$25.00	International In & Out (each)	\$55.00
Levy/Garnishment	\$50.00		

<sup>1</sup>Deadlines apply

<sup>2</sup>Fee may not be imposed in the instance of fraud or theft

<sup>3</sup>Deposit of foreign checks are also subject to an exchange rate adjustment

<sup>4</sup>An overdraft item charge or a returned item fee may be imposed for covering overdrafts by check, in person, ATM withdrawal, or other electronic means.

<sup>5</sup>Returned item fee is not customarily charged on representations and will be waived upon notice from you or discovery of the excess fee.

