

Personal Fee Schedule

Effective January 1, 2026; All prices are subject to change



Personal Accounts	Fee
Mpowered™ Checking Monthly fee for average daily balance below \$150	\$7.00/month
Mpowered™ Checking + Bazing Monthly Fee	\$6.00/month
Mpowered™ Interest Checking + Bazing Monthly fee for average daily balance below \$2,500.00	\$8.00/month
Health Savings Account Checking <i>Monthly service fee for average daily balance below \$500.00</i>	\$5.00/month
All personal savings accounts <i>No monthly service fee</i>	\$0.00/month

Statement Options	Fee
eStatements	Free
eStatement Cancellation Fee	\$10.00/occurrence
Paper Statements	\$3.00 per account/ per statement
Statement Copies	\$5.00 each

Wire Transfers	Fee
Incoming (Domestic & International)	\$20.00 each
Outgoing Consumer Domestic Consumer	\$35.00 each
Outgoing Consumer International	\$65.00 each
Outgoing Business Domestic	\$35.00 each
Outgoing Business International	\$55.00 each
Wire trace/Wire confirmation request	\$5.00 each

ATM and Debit Cards	Personal	Business
ATM/Debit blocked card (overdrawn, lost, etc.)	\$8.00 each	\$10.00 each
Reissue ATM/Debit card (customer's request)	\$8.00 each	\$10.00 each
ATM/Debit unblock card	\$8.00 each	\$10.00 each
ATM Cross-border fee	1% of International Transactions	
Expedited card order pricing varies	\$42.00 minimum	

Cash Alternatives	Fee
Check purchase/printing fee	Depends on the style selected
Treasurer's check <i>Amount for each; not for bank purposes</i>	\$7.00 each
Gift cards	\$3.50 each
Travelers card	\$7.50 each

Other Account Charges and Services	Fee
Court order/tax levy/garnishment processing fee	\$100.00 each
Subpoena fee (\$25.00 minimum charge assessed)	\$50.00/hour
Research fee (\$25.00 minimum charge assessed)	\$50.00/hour
Employee assisted telephone transfer	\$6.00 each
Reconciliation fee (\$10.00 minimum charge assessed)	\$20.00/hour
Returned mailing with bad address fee	\$10.00 each
Return item for NSF/Overdraft fee (Check, ATM or ACH, including Represented Items) ¹	\$35.00 each
Chargeback of deposited items returned	\$10.00 each
Chargeback of deposited items returned drawn on your own account	\$35.00 each
ACH item returned	\$10.00 each
Overdraft protection fee	\$10.00/transfer
Stop payment fee	\$35.00 each
Cancel stop payment	\$10.00 each
Canadian items deposited	\$25.00 each
Domestic and international collection items	\$35.00 minimum
Check/Deposit/Other Transaction Copies	\$5.00 each
Dormant account fee ²	\$7.50/month
Escheat processing fee (plus drilling fee if applicable)	\$50.00/account
Account closing fee ³	\$10.00 each
Reopen closed account fee	\$5.00 each
Account charge off fee	\$30.00 each
IRA transfer to another financial institution	\$35.00/account
Passbook replacement ⁴	\$15.00 each
Coin/Currency Order	\$25.00 each at the time of order
Dual Signature Verification	\$10.00/month

Digital Banking	Fee
Online and Mobile Banking Access	Free
Bill Pay Inactivity Fee <i>Billing cycle for inactivity fee is based on Bill Pay set up anniversary.</i>	\$7.50/user/month in which no activity occurs
Bill Payment Claim Services	\$15.00 minimum
Express Bill Pay	\$5.00 electronic (ACH) ⁵ \$15.00 consumer paper check (OLB) ⁵

BOLD indicates a recent change to the fee schedule.

¹ A return item for non-sufficient funds (NSF)/Overdraft may be created by check, in-person withdrawal, ATM or other electronic means.

² A checking account is considered dormant after one year of no activity. A savings account is considered dormant after two years of no activity.

³ Applies to Club accounts closed prior to term and all other accounts closed within 90 days of opening.

⁴ No charge for replacement due to passbook being filled.

⁵ Subject to change at any time. Disclosed at time of request.