

Fee Schedule

Effective August 1, 2020; All prices are subject to change



Personal Accounts	Fee
Mpowered™ Checking <i>Monthly fee for average daily balance below \$100</i>	\$7.00/month
Mpowered™ Checking + Bazing <i>Monthly fee</i>	\$6.00/month
Mpowered™ Interest Checking + Bazing <i>Monthly fee for average daily balance below \$1,500.00</i>	\$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
Paper Statements <i>If not in a qualifying account relationship</i>	\$2.00/per account/ per statement
Statement Copies	\$ 5.00/each

Wire Transfers	Fee
Incoming (<i>Domestic & International</i>)	\$15.00/each
Outgoing Consumer Domestic Consumer	\$35.00/each
Outgoing Consumer International	\$50.00/each
Outgoing Business Domestic	\$35.00/each
Outgoing Business International	\$50.00/each
Wire trace/Wire confirmation request	\$5.00/each

ATM and Debit Cards	Consumer Fee	Business Fee
ATM/Debit blocked card <i>(overdrawn, lost, etc.)</i>	\$7.50/each	\$10.00/each
Reissue ATM/Debit card <i>(customer's request)</i>	\$7.50/each	\$10.00/each
ATM/Debit unblock card	\$7.50/each	\$10.00/each
ATM Cross-border <i>(for both consumer & commercial)</i>	1% of International Transactions	

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
Gift cards	\$3.50/each
Travelers card	\$7.50/each

BOLD indicates a recent change to the fee schedule.

Other Account Charges and Services	Fee
Court order/tax levy/garnishment processing fee	\$100.00/each
Subpoena fee (<i>\$25.00 minimum charge assessed</i>)	\$50.00/hour
Research fee (<i>\$25.00 minimum charge assessed</i>)	\$50.00/hour
Employee assisted telephone transfer	\$ 5.00/each
Reconciliation fee (<i>\$10.00 minimum charge assessed</i>)	\$20.00/hour
Returned mailing with bad address fee	\$ 10.00/each
NSF/Overdraft fee (Check, ATM or ACH)	\$ 35.00/each
<i>(An insufficient funds item may be created by check, in-person withdrawal, ATM or other electronic means.)</i>	
Re-deposited item/deposited items returned	\$10.00/each
Re-deposited item/deposited items returned drawn on your own account	\$35.00/each
ACH item returned	\$10.00/each
Overdraft protection fee	\$10.00/each transfer
Stop payment fee	\$35.00/each
Cancel stop payment	\$10.00/each
Canadian items deposited (<i>less than \$10,000.00</i>)	\$25.00/each
Domestic and international collection items	\$35.00 minimum
Check/Deposit/Other Transaction Copies	\$5.00/each
Dormant account fee	\$5.00/month
<i>(A checking account is considered dormant after 1 year of no activity. A savings account is considered dormant after 2 years of no activity).</i>	
Escheat processing fee (<i>plus drilling fee if applicable</i>)	\$50.00/account
Account closing fee*	\$ 10.00/each
*Applies to Christmas Clubs closed prior to October 31st and all other accounts closed within 90 days of opening.	
Reopen closed account fee	\$5.00/each
Account charge off fee	\$30.00/each
IRA transfer to another financial institution	\$35.00/each account
Passbook replacement*	\$15.00/each
*No charge for replacement due to passbook being filled.	
Coin/Currency Order	\$25.00 each at the time of order
Dual Signature Verification	\$10.00/month

Electronic Banking	Fee
Online Banking	Free
Bill Pay Inactivity Fee	\$7.50/user/month in which no activity occurs
Bill Payment Claim Services	\$15.00 minimum
Express Bill Pay	\$5.00 electronic (ACH).
	\$17.00 consumer paper check (OLB)