

Fee Schedule

Effective August 1, 2015; All prices are subject to change.



Personal Accounts

Fee

Mpowered™ Checking:

No monthly service fee..... \$ 0.00/month

Mpowered™ Interest Checking:

Monthly service fee for average daily balance below \$1,000.00 \$ 7.00/month

Health Savings Account Checking:

Monthly service fee for average daily balance below \$500.00 \$ 5.00/month

Regular Checking:

(grandfathered in 2009; no longer offered)

Monthly service fee for average daily balance below \$500.00 \$ 5.00/month

All personal savings accounts:

No monthly service fee \$ 0.00/month

Business Accounts

Executive Business Checking

Monthly service fee for Minimum daily balance below \$100,000.00 \$50.00/month

Items processing fee/over 1,000 items \$.15/each

Premium Business Checking

Monthly service fee for minimum daily balance below \$40,000.00 \$35.00/month

Items processing fee/over 1,000 items \$.20/each

Advantage Business Checking

Monthly service fee for minimum daily balance below \$10,000.00 \$15.00/month

Items processing fee/over 500 items \$.20/each

Small Business Checking and Estate Checking

No monthly service fee

Items processing fee/over 250 items \$.20/each

Business Savings

No monthly service fee

Items processing fee/over 100 items \$.20/each

IOLTA Checking

Monthly maintenance fee for average collected balance below \$1,500.00 \$ 7.50/month

Items processing fee/over 100 items \$.15/each

Statement Options

eStatements..... Free

Paper Statements \$2.00/statement if not in a qualifying account relationship

Statement Copies \$ 5.00/each

ATM and Debit Cards

Consumer Business

ATM/Debit blocked card (overdrawn, lost, etc.) \$7.50/each..... \$10.00/each

Reissue ATM/Debit card (customer's request)..... \$7.50/each..... \$10.00/each

ATM/Debit unblock card \$7.50/each..... \$10.00/each

ATM Cross-border (for both consumer & commercial) 1% of International Transactions

Electronic Banking

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) or \$15.00 paper check

..... \$15.00 consumer paper check (OLB)

..... \$20.00 business paper check (BeB)

Mobile Banking Free - Includes Mobile Check Deposit and Mobile Bill Pay

Rev: 05/2018

Wire Transfers

Incoming (Domestic & International) \$ 15.00/each

Outgoing Domestic \$ 35.00/each

Outgoing Consumer International \$ 40.00/each

Outgoing Business International \$ 50.00/each

Wire trace/Wire confirmation request \$ 5.00/each

Ancillary Business Service Fees

RDC Monthly Service Fee \$ 40.00

Internal Sweep Accounts \$ 75.00/year

ACH originator one time set-up fee \$ 10.00

ACH origination \$ 10.00/month

..... \$ 2.50/batch

..... \$.02/item

Night Depository Service \$ 50.00/year*

* Includes one locking bag and two keys. Additional bag is \$25.00/each. Additional key is \$10.00/each.

Cash Alternatives

Check purchase/printing fee (depends on style selected)

Official check \$5.00/each not for bank purposes

Gift cards \$ 3.50/each

Travelers card \$ 7.50/each

Other Account Charges and Services

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 \$ 3.00/each

Reconciliation fee (\$10.00 minimum charge assessed) \$ 20.00/hour

Returned mailing with bad address fee \$ 7.00/each

NSF/Overdraft fee (Check, ATM or ACH) \$ 32.00/each

(An insufficient funds item may be created by check, in-person withdrawal, ATM or other electronic means.)

Re-deposited item/deposited items returned \$ 10.00/each

Re-deposited item/deposited items returned drawn on your own account..... \$ 32.00/each

ACH item returned \$ 10.00/each

Overdraft protection fee \$10.00/each transfer

Stop payment fee \$ 32.00/each

Cancel stop payment \$ 10.00/each

Canadian items deposited (less than \$10,000.00) \$ 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

(A checking account is considered dormant after 1 year of no account activity. A savings account is considered dormant after 2 years of no account activity.)

Escheat processing fee (plus drilling fee if applicable) \$50.00/account surrendered

Account closing fee (If before 90 days of account opening) \$ 10.00/each

Reopen closed account fee \$ 5.00/each

Account charge off fee \$ 30.00/each

Deposit verification requests from third party \$ 10.00/each

IRA transfer to another financial institution \$25.00/each account

Passbook replacement* \$ 15.00/each

* No charge for replacement due to passbook being filled.

Excessive transaction rule violation (Reg D) \$ 10.00/each

Special Coin/Currency Orders \$25.00 each at the time of order

Dual Signature Verification..... \$ 5.00/month

Bold indicates a recent change to the fee schedule.

Member FDIC
Equal Housing Lender