



## Fee Schedule

Effective 06-01-2026

The following fees may be assessed against your account monthly and transaction limitations, if any, apply to your account:

<b>E-statement</b>		No Fee
<b>Paper Statement Fee</b> (all accounts)		\$1 per month
<b>Money Market accounts</b>	<i>Excessive Transaction Fee \$5 per debit/withdrawal over 12 per monthly statement cycle</i>	
<b>First Choice Savings</b>		\$7/per month if balance falls below \$100 (waived for minors)
<b>Bank On</b>		No Overdraft fee, \$5 monthly maintenance fee
<b>Replacement of Debit card</b>		\$12
<b>Returned Item Fee</b>		\$15 per item
<b>Stop Payment Fee</b>		\$30 per item
<b>Copy Check/Paper or Bill Pay</b>		\$8 per check
<b>Money Order/Bank Check</b>		\$8 per check
<b>Copy of Monthly Statement</b>		\$10 per statement
<b>Return Mail Fee</b>		\$10 per item
<b>Check Printing</b>		Varies by style and quantity
<b>Insufficient Funds Charge</b>		\$32 per item
<b>Overdraft transfer from Savings</b>		\$2 per transfer
<b>Early Account Closure:</b> within 90 days		\$50
<b>Safe Deposit Box Late Fee</b>		\$15
<b>Research</b> (Court ordered and customer requested)		\$80/HR
<b>Incoming Domestic / International Wire:</b>		\$20 / \$30 per wire
<b>Outgoing Domestic / International Wire</b>		\$30 / \$50 per wire
<b>Wire Message</b> (Non-Monetary)		\$30 per message
<b>Garnishment</b>		\$25 per garnishment
<b>Canadian Check Fee</b>		\$10 per item
<b>Coin Machine Customer / Non-Customer</b>		3% / 8% of total
<b>Business Choice Checking</b>		100 FREE Items*, \$0.50 each over 100
<b>Business Gold Checking</b>		\$45/Month if \$10,000 Avg Balance not met 300 FREE Items*, \$0.50 each over 300
<b>Business Ultimate Checking 100</b>		\$65/Month if \$100,000 Avg Balance not met 1000 FREE Items* \$0.25 each over 1000
<b>Business Ultimate Checking 150</b>		\$90/Month if \$150,000 Avg Balance not met 1000 FREE Items* \$0.25 each over 1000
<b>Business Platinum Checking**</b>		\$15 monthly fee + \$0.25 item*
<b>Night Drop Locked Bags</b>		\$35
<b>Positive Pay</b>		\$30 per account monthly fee
<b>Credit Card Merchant Services</b>		Quoted
<b>RSA Token Monthly Fee</b>		\$10 each
<b>RSA Token Replacement</b>		\$50
<b>Business Sweep Account Services</b>		\$50
<b>Mobile RDC</b> (Max 25 items per month)		\$16/month
<b>Merchant RDC</b>		\$50 set up; \$50/per month/per scanner + \$0.20 per deposited item
<b>Business ACH</b>		\$50 set up; Platinum accounts \$40 monthly fee; All other accounts \$20 monthly fee

\*Items include ACH, checks, and deposited items.

\*\*Earnings Credit (rate varies) will offset some fees.

Please see your account disclosures for additional details.