



## Personal Service Charge Disclosure

Effective February 1, 2017

### ATM Fees

MyCard Debit Card/Replacement Card.....	\$9.95
Replacement ATM or Debit Card.....	\$5.00

### Stop Payment Fees

Stop Payment.....	\$32.00
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### Non Sufficient Funds (NSF) Fees

Paid NSF Item Fee.....	\$32.00
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*(Imposed on overdrafts created by checks, in-person withdrawals, and ACH items that are paid.)* If your account balance at the end of a business day is overdrawn \$10 or less, no per item overdraft fees are charged. You will not be charged for more than 6 paid NSF items per business day.

Returned NSF Fee.....	\$32.00
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*(Imposed when checks & ACH items are returned unpaid.)*

### Returned ACH and Deposit Item Fees

ACH Returns.....	\$9.00
Re-deposited Item.....	\$5.00
Return Deposited Items.....	\$11.00

### Additional Checking Account and Statement Fees

Account Balancing/Research.....	\$25/hour (1 hour minimum)
Check Printing.....	Varies

*Free wallet or duplicate logo checks offered to Community/Senior Community Checking and High Yield Checking accounts.*

Counter Check.....	\$1.00 each
Dormant Account.....	\$5.00
Interim Activity Statement.....	\$3.00 each
Overdraft Protection Transfer from Savings or Checking.....	\$5.00
Statement Copy.....	\$5.00 each
Undeliverable Statement Fee.....	\$5.00

### Official Items (free for Community/Senior Community Checking)

Money Orders.....	\$3.00
Cashier's Checks.....	\$5.00

### Legal Fees

Garnishments and Levies.....	\$75.00
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### Foreign Deposit and Foreign Currency Fees

Collection Items.....	\$25.00
Foreign Deposit Item (for items written in US Dollars).....	\$2.00 per item
Foreign Currency Order Fee	
<i>Next Day Shipping</i> .....	\$10.00
<i>Overnight Priority Shipping</i> .....	\$12.00

### Wire Transfer and Foreign Draft Fees

Foreign Draft.....	\$40.00
Foreign Draft Stop Payment.....	\$75.00
Wire Transfer – Incoming Domestic or Foreign.....	\$10.00
Wire Transfer – Domestic Outgoing.....	\$30.00
Wire Transfer – Foreign Outgoing.....	\$50.00

### Account Closing Fees

Deposit Account Closed Within 90 Days.....	\$25.00
Escheatment Fee.....	\$50.00

### Safe Deposit Boxes

Safe Deposit Box – Drilling Fee.....	\$150.00
Safe Deposit Box – Duplicate or Lost Key.....	\$25.00
Safe Deposit Box Sizes and Annual Fees <i>(size availability varies)</i>	
2x5.....	\$25.00
2x10 or 3x5.....	\$30.00
3x10, 4x4, 4x5, or 5x5.....	\$40.00
5x9 or 5x10.....	\$70.00
7x10.....	\$85.00
10x10.....	\$100.00
10x15 or 11x14.....	\$140.00

### Other Banking Services

Coin Counting.....	5% of total amount
Endorsement Stamps.....	Varies
Fax Service.....	\$2.00 per page
Photocopy.....	\$0.25 per page

### Non-Customer Fees

Check Cashing	
<i>Equal to or less than \$50</i> .....	no charge
<i>Greater than \$50</i> .....	\$5.00
Notary Fee.....	\$5.00