

# FEE SCHEDULE

Effective October 2, 2023



Insufficient Funds Fee, <sup>1</sup> per returned item ..... \$10.00 (No maximum charge per business day)	
Overdraft Fee, <sup>2</sup> per item paid ..... \$10.00 (Maximum of \$50 charged per business day)	
Overdraft Protection service -	
Auto Transfer (from checking, savings or loan) ..... \$5.00	
Stop payment order ..... \$30.00	
Chargeback, per item ..... \$6.00 (Listed as "Dep Item Ret Chrg" on statement)	
One-time duplicate/instant paper statement ..... \$2.00	
Special statement (off regular cycle) ..... \$3.00	
Copies of checks or deposits:	
Single item ..... \$1.00	
Items requiring research, per hour ..... \$30.00	
Statement balancing, per hour ..... \$30.00	
Wire transfer (incoming or outgoing):	
Domestic ..... \$20.00	
International ..... \$50.00	
Night depository bag with lock/keys ..... \$35.00	
Balance inquiries by telephone (one free per month) ..... \$3.00	
Funds transfer by telephone ..... \$3.00	
Inactivity fee ..... \$4.00 (Inactivity defined as having no deposits, excluding interest, or withdrawals in 12 months on your checking or savings account. Preauthorized debits or drafts are not considered to be activity.)	

## Excess activity fee:

Savings ..... \$5.00
Money Market ..... \$10.00
Cashier's checks or official checks ..... \$4.00
Garnishment or tax levy ..... \$50.00
Account verification for third party ..... \$5.00
Photocopy, per copy ..... \$1.00

## Debit/Credit Card Replacement fee

There may be a fee associated with the replacement of your debit card, depending on the reason for the replacement. We do not charge for cards that are no longer working, or that need to be replaced due to fraud.

## Card types available:

Standard Card ..... \$5.00 <i>(Rush delivery additional \$35.00)</i>
Instant Catalog Card ..... \$7.00 <i>(Choose from over 50 images in our catalog)</i>
Instant Custom Card ..... \$9.00 <i>(Provide us with your personal image)</i>

1 Also referred to as Nonsufficient Funds Fee (NSF) or Returned Item Fee.

2 Fee applies to overdrafts created by items such as: a check, in-person withdrawal, transfer or payment to another account, ATM withdrawal, debit card transaction, ACH debit, bill payment transaction, or other electronic means. Overdraft services, Overdraft Privilege, do not apply to Right Trac Checking. While a Right Trac Checking account will not incur an Overdraft Fee, other fees may apply and it is possible for the account to have a negative balance.