

FEE SCHEDULE



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Balancing Assistance (per hour)	\$40.00
Account Closed Within 90 Days of Opening	\$20.00
Account Research Fee (per hour)	\$40.00
Anywhere Checking Account Monthly Service Fee (Fee waived if account receives a direct deposit during the statement cycle.)	\$5.00
ATM Surcharges (Business customer use of foreign ATM)	\$1.00
ATS Activity Fee Service Charge (Transaction count over limit)	\$0.50
ATS Sweep Transaction Charge	\$5.00
Bank to Bank (B2B) Transfer Fee (per transfer) Fee does NOT apply to Anywhere Checking Accounts	\$1.00
Bill Pay Monthly Fee (non personal accounts ONLY)	\$4.00
Bill Pay per Items Fee (non personal accounts ONLY)	\$0.44
Bill Pay per Items Fee (personal accounts ONLY) Fee does NOT apply to Anywhere Checking Accounts	\$0.50
Cash Management Fee for Corporate Business Checking Accounts (monthly)	\$25.00
Cash Management for Corporate Business Checking Accounts One Time Set Up Fee	\$100.00
Cash Management for Corporate Business Checking Accounts per File Fee	\$5.00
Cash Management for Other Business Checking Accounts (monthly)	\$30.00
Cash Management for Other Business Checking Accounts One Time Set up Fee	\$100.00
Cash Management for Other Business Checking Accounts Per File Fee (4 free files are included before the per file fee applies)	\$10.00
Cash Management Physical Token Fee (per user)	\$20.00
Cash Management Same Day ACH per File Fee	\$15.00
Cash Management Same Day ACH per Item Fee	\$0.25
Cash Management Virtual Token	\$0.00
Chargeback Fee(s)	\$5.00
Check Cashing Fee for Non Customer for Amounts of \$1,500.01 and more	\$15.00
Check Cashing Fee for Non Customer for Amounts of \$1.00 up to \$1,500.00	\$10.00
Check Cashing Fee for Non Customer Tax Refund Checks over \$1,000.00	\$60.00
Check Cashing Fee for Non Customer Tax Refund Checks up to \$1,000.00	\$30.00
Continuous Overdraft Charge (see continuous fee description below)	\$5.00
Counter / Starter Checks Fee (each)	\$2.00
Dormant Account Monthly Fee	\$5.00
Elite Checking Account Monthly Service Fee (if the average collected balance falls below \$1000.00)	\$8.00
Fax (1st page)	\$2.00
Fax (Additional pages)	\$1.00
Foreign Currency Transaction Canadian Exchange Fee (customer)	\$10.00
Foreign Currency Transaction Canadian Exchange Fee (non customer)	\$20.00
Foreign Currency Transaction Other Currency Exchange Fee (customer)	\$25.00
Foreign Currency Transaction Other Currency Exchange Fee (non customer)	\$40.00
Garnishment / Tax Levy	\$55.00
Gift Card (fee per card)	\$4.00
Image Service Fee (per account)	\$2.00
Incoming/Outgoing Collections Fee (additional charge for registered mail)	1.000% of the value of the item being sent for collection with a minimum of \$5.00 and a maximum of \$15.00 fee.
Interim Statement Fee	\$2.00
Local Savings Account Monthly Service Fee (per statement cycle, if the average collected balance falls below \$100.00)	\$3.00
Local Savings Withdrawal Fee (each after 18 per quarter)	\$0.50
Mobile Deposit Fee (per check) Fee does NOT apply to Anywhere Checking Accounts	\$1.00
Money Market Account Monthly Service Fee (if the average collected balance falls below \$1000.00)	\$10.00
Money Market Withdrawal Fee (each after 6 per month)	\$10.00
Money Order	\$3.00

Money Order (for Tailored Checking Accounts)	\$1.00
Non-Sufficient Funds (NSF) / Returned Item Fee(s) (Per Item)	\$32.00
Notary Fee (non customer)	\$5.00
Official Check	\$3.00
Official Check (for Tailored Checking Accounts)	\$1.00
Outgoing International Wire	\$40.00
Outgoing Wire	\$25.00
Overdraft Fee(s) (Per Item)	\$32.00
Paper Statement Fee (per account) (see Paper Statement Charge description below)	\$3.00
Person to Person (P2P) Payment Fee (per payment) Fee does NOT apply to Anywhere Checking Accounts	\$1.00
Photocopy (per page)	\$0.25
Reloadable Cards Monthly Fee	\$5.95
Reloadable Cards per Transaction Fee (to load funds at financial institution or other authorized locations)	\$0.75
Replacement ATM and Debit Cards	\$5.00
Safe Deposit Box Late Fee (after 30 days past due)	\$10.00
Stop Payment (each)	\$32.00
Travelers Cheques Fee	1.000% of of purchase amount

Continuous Overdraft Charge - A deposit account which remains overdrawn for ten (10) consecutive days will be charged a daily overdraft fee of \$5.00 starting on the eleventh (11th) day. The fee will continue to assess daily until the account is no longer overdrawn. This fee will not post on days with activity on the account. Health Savings and Electronic Transfer Accounts are not affected by this fee. The Continuous Overdraft Charges are not assessed on Non-Business Days.

Paper Statement Charge - A monthly paper statement fee will be charged to all checking accounts not enrolled for electronic statements through our online banking services excluding Tailored, Non-Profit Business and Gen Gold checking accounts. A quarterly paper statement fee will apply to all savings accounts not enrolled for electronic statements through our online banking services excluding the Kid's Club savings accounts. For additional information on how to avoid this fee, please see a teller or a deposit account specialist.

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