



Fee Schedule

Effective November 15, 2023

PASSBOOK SAVINGS ACCOUNTS:

Daily balance less than \$100	\$ 3.00 per quarter
Lost Passbooks	\$ 3.00 each
Account closing fee if closed within first six months	\$ 5.00

DEMAND DEPOSIT ACCOUNTS:

FREE CHECKING.....		No Monthly Charge
NOW Checking	(No Maintenance Fee if daily balance is \geq \$ 300)	\$ 5.00 per month
	(No Per Item Fee if daily balance is \geq \$ 300)	\$.25 per item
	(No Fees if age 55 or over)	
Preferred Checking	(No Maintenance Fee if daily balance is \geq \$2,500)	\$10.00 per month
Money Market Plus	(No Maintenance Fee if daily balance is $>$ \$ 500)	\$ 5.00 per month
Business Checking	(No Maintenance Fee if daily balance is \geq \$ 300)	\$ 5.00 per month
	(No Per Item Fee if daily balance is \geq \$ 300)	\$.25 per item

Check printing charges will vary depending on the style and the number of checks ordered.

DEPOSIT ACCOUNT FEES:

NSF (Non-Sufficient Fund) / OD (Overdraft) - Return Item or Paid Item Fee	
ACH Paid OD Charge	\$30.00 per item*
ACH Returned OD Charge	\$30.00 per item*
OD/NSF Returned Item Fee	\$30.00 per item*
Paid OD Charge	\$30.00 per item*
Stop Payment Charge	\$25.00 per check
Overdraft Protection (Transfer Charge)	\$ 7.50 per transfer
Collection Items	\$27.50 per item
Returned Deposit Items	\$10.00 per item
Uncollected Funds	\$ 7.50 per item
Court Ordered Payments	\$ 5.00 per item
Cashiers / Bank Checks	\$ 5.00 per check
Certified Check Charge	\$10.00 per check
Money Orders	\$ 2.00 per order
Wire Transfer Fee	\$20.00 per transfer
International Wire Transfer Fee	\$60.00 per transfer
Account Reconciliation	\$15.00 per hour
Account Research	\$15.00 per hour
Microfiche Workup	\$ 1.00 per page, plus \$15.00 per hour, 1 hour min.
Copy of Statement	\$ 5.00 per statement
Account Activity Printout	\$ 1.00 page
Copy of Check or Money Order	\$ 5.00 per copy
Garnishments / Levies	\$50.00 per hour, plus \$15.00 each additional hour
Returned Mail Fee	\$ 5.00 per month

*NSF/Overdraft Return Item and/or Paid Item Fees may be incurred by a check, in person withdrawal, ATM withdrawal, or other electronic means.

DEBIT/ATM CARD FEES:

In-Network Withdrawals	FREE
Foreign Transaction fee	Up to 3% of the transaction
Debit / ATM Card Replacement Fee	\$15.00 each

DORMANT / INACTIVE ACCOUNTS:

If an account remains dormant / inactive for a period of 3 years, a dormant charge of \$15.00 will be assessed each quarter for passbook accounts and \$5.00 per month for statement accounts. After 5 years or as applicable by state law, all funds in an account may become "Unclaimed Funds" as provided for by state law.

The above fees are subject to change at any time.