

**Schedule of Fees**  
Effective 11/16/2023

Account Early Closing (within 90 days of opening)	
*No interest paid on Christmas Club accounts .....	\$24.99
ATM Card Replacement .....	\$6.99
ATM Foreign Balance Inquiries & Transfers .....	\$0.89
ATM Foreign Transaction Fee .....	\$1.99
Cashiers Checks .....	\$6.99
Counter Checks (each) .....	\$0.99
Dormant Account Fee	
(per month)(inactivity of at least 2 years).....	\$4.99
Foreign Check Collection Fee .....	\$20.99
Foreign Currency Exchange (1% of amount) .....	\$25.99 minimum
Garnishments, Executions or Levies .....	\$125.00
Money Order .....	\$4.99
Night Deposit Locked Bag Purchase .....	\$17.49
Overdraft/NSF Paid Fee Per Item** .....	\$35.00
Overdraft/NSF Returned Fee Per Item** .....	\$35.00
Research / Account reconciliation per hour	
(1) hour minimum .....	\$24.99
Safe Deposit Box Drilling & Lock Replacement .....	\$159.99
Safe Deposit Box Lost Key.....	\$49.99
Safe Deposit Box Payment Late Charge .....	\$13.99
Stop Payments/Special Instructions .....	\$38.00
Telephone Transfers between Accounts .....	\$4.99
Wire Transfer - Outgoing Domestic .....	\$24.99
Wire Transfer - Outgoing Foreign .....	\$59.99

\*\* The NSF (non-sufficient funds) fees apply to overdrafts created by check, in-person withdrawal, or other electronic means, as applicable.