



FEE SCHEDULE

Effective October 27, 2025

(adverse changes are indicated in bold italics)

PERSONAL ONLINE & MOBILE BANKING

Bill Pay	FREE
External Funds Transfer Fees	
External Funds Transfer Inbound	FREE
External Funds Transfer Outbound	\$3.00
Mobile Banking (text, web, app)	FREE
Mobile Deposit	FREE
Online Banking	FREE

OTHER FEES

Account Closing Fee (account closed within 90 days of opening)	\$25.00
Account Inactivity Fee (fee applies after 18 months of inactivity; monthly fee applicable to Checking, Savings, and Money Market accounts, excluding Lifeline 18/65 Checking, Burial Savings, Student Checking, and Security Deposit Savings accounts)	\$5.00
ATM/Debit Card Replacement Card Fee	\$10.00
Bank Check	\$5.00
Bank Money Order	\$2.00
Check Printing Costs	Varies
Collection Item Fee - Foreign (Canadian)	\$20.00
Collection Item Fee - Foreign (Non-Canadian)	\$50.00
Escheatment Processing Fee (abandoned property)	\$95.00
Insufficient Funds Fees* (charged if item is returned)	
Insufficient Funds Fee	\$30.00
Insufficient Funds Fee on Lifeline 18/65 Checking or Student Checking	\$5.00
IRA Liquidation Fee (per plan)	\$50.00
Levy Fee	\$75.00
Overdraft Fees* (charged if item is paid)	
Overdraft Fee	\$30.00
Overdraft Item on Lifeline 18/65 Checking "Overdraft Fee"	\$5.00
Research Fee (hourly fee; 15 minute minimum charge of \$10.00)	\$40.00
Returned Mail Special Handling Fee (per month, per account)	\$5.00
Stop Payment Fee	\$30.00

Wire Transfer Fees	
Wire Transfer Outgoing (Domestic)	\$25.00
Wire Transfer Outgoing (International)	\$50.00
Wire Transfer Incoming (Domestic)	\$15.00
Wire Transfer Incoming (International)	\$50.00

SAFE DEPOSIT & NIGHT BOX FEES

Night Drop Lost Key Fee (pass-through charges from locksmith)	Varies
Safe Deposit Drill Fee (pass-through charges from locksmith)	Varies
Safe Deposit Lost Key Fee (pass-through charges from locksmith)	Varies

BUSINESS ONLINE BANKING

	FREE
Bill Pay Stop Payment	\$30.00
Bill Pay Returned Item	\$30.00
Expedited Bill Pay	\$25.00

BUSINESS CHECKING AND BUSINESS SELECT CHECKING FEES

Electronic Funds Transfer (per transaction)	\$2.00
Investment Sweep Account Fee	\$125.00
Line of Credit Sweep Fee	\$175.00
Lock Box Service (pass-through charge through third-party vendor)	Varies
Privately Owned ATM Application Fee	\$250.00
Privately Owned ATM Regulatory Review Fee	\$100.00
Remote Deposit Capture Machine Rental (Business Select Checking only)	\$15.00
Wire Origination (through Business Electronic Banking)	
Domestic Wire Fee (per wire)	\$15.00
International Wire (US currency)	\$25.00
International Wire (foreign currency)	\$50.00
Zero Balance Account (per account)	\$10.00

*These fees are charged when an item is presented and/or represented by check, in person withdrawal, ATM withdrawal, or other electronic means and you do not have sufficient Overdraft Protection Services.