

# LIMITS AND FEES

May 19, 2022

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

## MISCELLANEOUS FEES AND CHARGES

### Account

Dormant Account: \$2.00/month (after 18 months of inactivity for checking account balances less than \$25.00)  
Levies/Garnishments: \$30.00  
Merchant Capture Monthly Service Charge: \$5.00  
Mobile Deposit: Free  
Return Check Charge (Business Accounts Only): \$5.00/item  
Statement Copy: \$1.00  
Stop Payment: \$25.00

### ATM/Debit Card

Card Replacement: \$7.00/card  
ATM/Debit Card: Free

### Checks

Bank Money Order: \$3.00  
Check Copies: \$1.00 per check (5 free photocopies each year)

### Coin Counting

Customer: Free  
Non-Customer: 10%

### External Funds Transfer Service (through internet banking & mobile app)

Account-To-Account (inbound): Free  
Account-To-Account (outbound): Free  
Maximum amount per transaction.....\$1,000.00  
Maximum transaction amount per day.....\$5,000.00  
Person-To-Person: Free  
Maximum transaction amount per day.....\$500.00

### Miscellaneous

Account Research: \$25.00/hour  
ACH Origination-Setup Charge: \$5.00  
Canadian Check Processing: \$10.00/check  
International Fee: The amount of this fee will be equal to 1% of the transaction amount and will be charged on any transaction where the country of the merchant is outside the USA. If the international transaction requires a currency conversion, an additional .15% of the transaction amount may be added to the 1% (for a total fee amount equal to 1.15% of the amount transacted)  
Faxes: \$1.00/page

### NSF/Overdraft

Nonsufficient Funds Item (NSF): \$30.00/item  
This fee may be assessed more than once in the event the same item is presented multiple times.  
Overdraft (OD Charge): \$30.00/item  
The fee applies to overdrafts created by check, in-person withdrawal, or other electronic means, including electronic fund transfers (EFTs) created by electronic check conversion (ECK) transactions.

### Safe Deposit Box

3x5: \$25.00  
4x5: \$30.00  
5x5: \$30.00  
3x10: \$50.00  
5x10: \$75.00  
10x10: \$75.00  
Drilling Fee: Actual Cost + 10%  
Lost Key: \$10.00

### Wire Transfers

Domestic (Incoming or Outgoing): \$20.00  
International (Incoming): \$20.00  
International (Outgoing): \$35.00

Member  
**FDIC**