

Consumer (Retail) Services and Fees

ATM AND DEBIT CARDS

Initial Card	No Charge
Replacement Card	\$5.00
Replacement Card - rush order/special delivery	\$30.00

NON-SUFFICIENT FUNDS (NSF) AND OVERDRAFT (OD) FEES

Retail Accounts¹

Overdraft Fees-(Paid NSF Item(s) Fee)	\$35.00
Maximum Overdraft Fee assessed per business day	\$140.00

Retail Accounts

Overdraft Protection Line of Credit (subject to credit approval)	\$25.00 annual fee \$6.00 per advance, (increments of \$100.00)
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ITEM HANDLING CHARGES

Check Reject Fee (per item)	\$5.00
Stop Payment Request	\$40.00
Online Stop Payment Request	\$20.00
Duplicate Deposit Item	\$10.00
Foreign (non-U.S.) Deposit Item	\$7.00
Foreign Returned Deposit Item	\$30.00

WIRE TRANSFER FEES

Domestic Incoming	\$20.00
Domestic Outgoing	\$25.00
International Incoming	\$20.00
International Outgoing	\$45.00
Internal Wire Transfer Debit	\$7.00
Internal Wire Transfer Credit	\$7.00
Wire Trace	\$50.00

OTHER SERVICE CHARGES AND FEES

Account Inactivity Fee		\$5.00
(per month if account balance is \$500 or less) ²		
Cashier's Check		
Checking account customer	3 free per month, then	\$5.00
Non-Checking account customer		\$5.00
Rolled coin, per roll		\$0.15
Strapped currency, per strap		\$0.55
Foreign Draft		\$30.00 + Cost
Special Order Foreign Currency		\$15.00
Garnishment		\$100.00
Levy		\$100.00
Multi Mailer Account Statement		\$5.00
Check Images with paper statements.		
Retail (per monthly statement)		\$5.00
Unsigned Check Processing (per check)		\$10.00

¹NSF or OD items may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

²Fee charged beginning after 1 year of inactivity on health savings accounts; after 6 months of inactivity on other checking accounts; and after 36 months on savings and Money Market accounts. Postings of interest and other bank-initiated transactions do not count as account activity.

The above services and fees are subject to change without notice, unless prohibited by law. The services and fees listed above are current as of 2.1.2024.