

FEE SCHEDULE EFFECTIVE JANUARY 1, 2023

Overdraft Fees:

Overdraft created by items or transactions including, but not limited to, checks, ACH, in-person withdrawals, or other withdrawals or transfer by electronic or other means (collectively "item").

Overdraft Fee \$30.00

- fee assessed for each item paid

Continuous Overdraft Fee \$5.00

- fee assessed each day accounts that remain overdraft for more than 5 consecutive business days

Wire Transfer Fees:

Domestic Wire Transfer Fee (the following fees will be disclosed as "Domestic Wire Transfer Fee" on your periodic statement)

- for each incoming wire transfer \$10.00

- for each outgoing wire transfer \$20.00

Foreign Wire Transfer Fee (the following fees will be disclosed as "Foreign Wire Transfer Fee" on your periodic statement)

- for each incoming wire transfer \$10.00

- for each outgoing wire transfer sent in US dollars \$75.00

- for each outgoing wire transfer sent in foreign currency \$50.00

Card Services:

Debit Card Express Delivery \$80.00

Debit Card Local Image Fee \$5.00

Debit Card Custom Image Fee \$10.00

Other Fees:

Account Reconciliation Fee per hour \$30.00

Account Research Fee per hour \$30.00

Cashier Check Fee per check \$5.00

Chargeback Fee (returned deposit item) per item \$2.00

Early Closing Fee \$10.00

- if account is closed within the first 90 days

Levy/Garnishment Fee per request \$75.00

Excess Debit Fee per item \$1.00

Stop Payment Fee each item \$30.00

Sweep Transaction Fee each transfer \$2.00

Unclaimed Property Fee Varies by state

Products and services may vary by branch. Not all fees are listed. Unclaimed property fees are based on state escheatment laws. Fees are subject to change at the bank's discretion. Contact your local branch if you have questions.