

Schedule of Fees

As of February 24, 2021

NSF / OVERDRAFT FEES			
<i>NSF fees and/or AOD fees and/or UCF fees may be imposed for each non-sufficient funds, allowable overdraft, and/or uncollected funds transaction created by: check, in-person withdrawal, ATM withdrawal, or other electronic means.</i>			
Paid NSF Fee	\$32.00	Returned NSF Fee	\$32.00
AOD Paid Fee (Hometown Coverage item)	\$32.00	Uncollected Funds Fee	\$32.00

MOBILE BANKING FEES			
Mobile Deposit Capture fee per deposit after 5 per statement	\$0.50	Mobile Browser Banking	No Charge

SAFE DEPOSIT BOX FEES			
<i>Rental fees are required to be automatically assessed against a checking or savings account.</i>			
2x5 or 3x5	\$25.00	4x5 or 4x6	\$30.00
3x10	\$40.00	5x5	\$30.00
7x10 or 10x10	\$75.00	5x10	\$50.00
Key Replacement	\$20.00	Past Due (30 days past due)	\$10.00
Drilling Lock	\$100.00		

OTHER FEES			
<i>Choice 50 Gold and Choice Gold Customers receive Notary Services and 3 Cashier's Checks Per Month at No Charge.</i>			
Cashier's Check	\$3.00	Statement Reprint Fee-Per Page	\$1.00
Charge Back Checks	\$10.00	Stop Payments / Caution Fee	\$32.00
Fax Service (incoming & outgoing per page)	\$3.00	Deposit Item Returned	\$10.00
CheckLine (overdraft protection/annual fee)	\$25.00	Close Account (< 90 days old)	\$15.00
DirectLine (24 hour per day account access)	No Charge	Collections (incoming/outgoing)	\$20.00
Auto Transfer System Fee (per transfer)	\$2.00	Records research (per hour plus \$1.00 per copy)	\$25.00
Processing Levies/Garnishments Plus Court Costs	\$100.00	Records research CD-ROM (in lieu of paper copies)	\$10.00
Instant Issue Debit Card (per card)	\$7.00	Statement Balancing (per hour)	\$15.00
Counter Check Fee (per counter check)	\$1.00	Travelers Checks (per \$100; Cecilia Banking Center only)	\$5.00
Power of Attorney / Trust Review	\$35.00	Subpoena Records Research per hour plus \$1.00 per copy	\$35.00
Document Photocopy (per page)	\$0.50	Notary Service - personal account customers	\$5.00
Money Market Excess Debit Fee over 6 items per Month (with the Exception of Internal Transfers)	\$10.00	Savings Excess Debit Fee over 3 items per Month (with the Exception of Internal Transfers)	\$5.00

STATEMENT FEES			
<i>Statement fees are charged monthly per statement.</i>			
Choice Checking Printed Statement	\$2.00	Choice Opportunity Checking Statement Check Images	\$2.00
Choice Opportunity Checking Printed Statement	\$2.00	Free Business Checking Statement Check Images	\$5.00
Choice Checking Statement Check Images	\$2.00	Community Partner Checking Statement Check Images	\$2.00

BUSINESS CUSTOMER FEES			
Zipper Bag / Small	\$10.00	Zipper Bag / Large	\$15.00
Night Deposit Bag (locked)	\$25.00	Night Deposit Key (per key)	\$5.00
Cashier's Check - Free Business Checking	\$3.00	Notary Service - Free Business Checking	\$5.00
Cashier's Check - other business accts (1 free per month)	\$3.00	Notary Service - other business accts	No Charge

ID THEFT PROTECTION FEES			
<i>Choice 50 Gold and Choice Gold Customers will get the Resolution Package free with their account.</i>			
ID Theft - Resolution Package (monthly per statement)	\$2.00		
ID Theft - Premium Package			
Individual Plan Monthly	\$7.95	*Family Plan Monthly	\$13.95
Individual Plan Quarterly	\$23.85	*Family Plan Quarterly	\$41.85
Individual Plan Yearly	\$95.40	*Family Plan Yearly	\$167.40
<i>*Family Plan covers spouse or domestic partner and up to 4 household dependents up to age 25.</i>			

WIRE FEES			
Domestic Wire Transfer (outgoing)	\$25.00	Wire Transfer (incoming)	No Charge
International Wire Transfer (outgoing) minimum charge	\$75.00	Wire Transfer (incoming for loan payoff)	No Charge