

Common Features

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

- Daily point-of-sale transactions limit ----- \$1,500.00
- Daily ATM cash withdrawals from checking or savings accounts ----- \$500.00
- Usage fee for ATM we do not operate ----- \$2.50
- Replace lost ATM or Debit Card ----- \$10.00
- Sweep of Funds ----- \$10.00
- Cashier's Checks ----- \$8.00
- Money Orders ----- \$5.00
- Counter Checks ----- \$1.00
- Indemnity Bond Preparation ----- \$30.00
- Dormant fee ----- \$7.00
 Checking account is dormant if for one year you have made no deposits or withdrawals to the account. A savings account is dormant if for three years you have no deposits or withdrawals to the account. Monthly service charge applies for dormant accounts with balance under \$500.
- Bounce paid items (each overdraft paid) ----- \$37.00
- Savings overdraft (per occurrence) ----- \$37.00
- Nonsufficient funds (NSF) items (paid or returned) each ----- \$37.00
 * (such as created by check, in-person withdrawal, bank fee, ATM withdrawal or other electronic means)
- Duplicate of replacement statements ----- \$6.00
- Image copies of checks ----- \$6.00
- Account research and balancing (per hour) ----- \$30.00
- Fax ----- \$5.00
- Photocopies (per page) ----- \$0.25
- Stop Payments (each) ----- \$37.00
- Telephone transfers ----- \$7.50
- Collection (incoming and outgoing) ----- \$25.00
- Incoming wire transfers ----- \$20.00
- Outgoing wire transfers ----- \$30.00
- Foreign incoming wire transfers ----- \$25.00
- Foreign outgoing wire transfers ----- \$50.00
- Notary ----- \$5.00
- Closing accounts within 90 days (applies to all checking and savings accounts) ----- \$30.00
- Garnishments, attachments or levy fees ----- \$100.00
- Loss of both keys to safe deposit box or forced entry into safe deposit box ----- \$200.00
- Signature guarantee (customers only) ----- \$5.00
- Transfer out of IRA funds ----- \$30.00
- Return statement charge ----- \$5.00

