



Fee Schedule

We appreciate your decision to open a deposit account with us. Each Account Holder agrees to the terms set forth on this Deposit Account Fee Schedule, and acknowledges that it is a part of the Deposit Account Agreement. Subject to applicable law and the terms of the Deposit Account Agreement, we may amend the fees and charges contained in this schedule from time to time.

Effective October 20, 2022

The following fees apply to all your accounts with us:

Copies of Checks, deposit or items deposited	\$5.00	per item (6 free per year)
Incoming Wire Transfer Fee	\$15.00	per item
International Incoming Wire Transfer Fee	\$15.00	per item
International Outgoing Wire Transfer Fee	\$35.00	(US or Foreign Currency)
Legal or IRS Process Fee	\$150.00	
Loose Coin Counting	No charge for customers, 5% of total charged to non-customers	
MMA/SAV Excessive Withdrawal Fee	\$15.00	per occurrence
Medallion Signature Guarantee	No charge (available for customers only)	
Notary Fee	No charge for customers, \$2.00 for non-customers	
Outgoing Wire Transfer Fee	\$25.00	per item
Outgoing IRA Transfer Fee	\$25.00	at withdrawal
OD/Uncollected Fee*	\$35.00	per item
Overdraft Protection Fee	\$3.00	per transfer
Returned Deposited Item (Chargeback)	\$20.00	per item
Returned Item Fee*	\$35.00	per item
Research Fee	\$40.00	hour (1-hour minimum)
Statement Copy Fee	\$8.00	per statement (2 free per year)
Interim Statement Fee	\$5.00	
Stop Payment Fee	\$30.00	per item
Treasurer's/Official Check Fee	\$7.00	per item
ATM or Debit Card Replacement	\$10.00	
Overnight Debit Card Delivery	\$65.00	

Safe Deposit: New Safe Deposit Box rentals are no longer available.

3x5	\$60.00	Annually
5x5	\$80.00	Annually
3x10	\$85.00	Annually
5x10	\$125.00	Annually
10x10	\$215.00	Annually
10x15	\$230.00	Annually
Box Drilling	\$200.00	plus cost of lock
Lost Key Replacement	\$30.00	per key

*For overdraft (OD) created by a check, preauthorized transfer, or other debit activity presented for payment.

Effective 10-20-2022



Non-Sufficient Funds and Overdrafts

If your account lacks sufficient funds to pay a check, preauthorized transfer, or other debit activity presented for payment as determined by your available account balance or actual (ledger) balance, we may (1) return the item or (2) pay the item at our discretion.

Available Balance. We may use an available balance method to determine if there are sufficient funds in your account to pay an item or debit transaction and to assess non-sufficient funds and overdraft fees.

How We Decide to Pay an Item or Debit. The available balance reflects deposits and transactions that have been posted to your account and transactions that have not posted to your account, including the following: checks you have written, if applicable; deposit holds; and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account and a pending transaction of \$30. Your available balance is \$70 because the pending \$30 transaction reduces your available account balance.

How We Assess Fees. If there are insufficient funds to pay a debit transaction or item based on your available balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the item or pay the item on your behalf.

Return Item for Non-Sufficient Funds. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, an item may be presented for payment more than one time. We may charge you non-sufficient funds fees for each resubmission of an item or re-presentation of a check, which means you may incur multiple nonsufficient funds fees if an item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds.

Overdrafts. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees. As discussed above, subsequent pending transactions and holds impact your available balance, which may cause your account to become overdrawn and subject to overdraft fees. For example, you have \$100 in your account. You use your debit card at a gas station and a preauthorization hold of \$60 is placed on your account because the amount of the transaction is not known at the time of authorization even though your gas was only \$50. The authorization hold reduces your available account balance to \$40. You then spend \$50 on groceries. If we pay this debit on your behalf, you will be responsible for paying the overdrawn balance, and we may charge you overdraft fees.

Actual (Ledger) Balance. We may use an actual (ledger) balance method to determine whether there are sufficient funds in your account to pay an item or debit transaction and to assess non-sufficient funds and overdraft fees.

How We Decide to Pay an Item or Debit. The actual (ledger) balance method calculates your account balance only based on transactions that have settled, and it does not reflect pending transactions or checks, if applicable, that have not posted to your account. For example, you have \$100 in your account and a pending transaction of \$30. Your actual (ledger) balance is \$100 because the pending \$30 transaction does not reduce your actual (ledger) account balance until it posts to your account.

How We Assess Fees. If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

Return Item for Non-Sufficient Funds. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time. We may charge you nonsufficient funds fees for each resubmission of a debit or re-presentation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for nonsufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds.

Overdrafts. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

Our policy may be that we use an available balance to determine if we will pay a debit or item and use an actual (ledger) balance to assess fees. If this is the case, the applicable rules described above will apply. If applicable, overdrafts may be covered by our standard overdraft practice that comes with your account or an overdraft protection plan, such as a link to an account or a line of credit. As part of our offered standard overdraft practice, we do not authorize and pay overdrafts on ATM or everyday debit card transactions unless you request us to do so. Please refer to the Overdraft Services Consent Form for more information about overdrafts and our standard overdraft policies, if applicable, and refer to your Truth In Savings disclosure for more information about our overdraft privilege policy.