

Personal & Business Fee Schedule

Effective January 1, 2026; All prices are subject to change



Personal Accounts	Fee
Mpowered™ Checking Monthly fee for average daily balance below \$150	\$7.00/month
Mpowered™ Checking + Bazing Monthly Fee	\$6.00/month
Mpowered™ Interest Checking + Bazing Monthly fee for average daily balance below \$2,500.00	\$8.00/month
Health Savings Account Checking Monthly service fee for average daily balance below \$500.00	\$5.00/month
All personal savings accounts No monthly service fee	\$0.00/month

Business Accounts	Fee
Executive Business Checking Monthly service fee for Minimum daily balance below \$100,000.00	\$50.00/month
Items processing fee/over 1,000 items	\$0.15 each
Premium Business Checking Monthly service fee for minimum daily balance below \$40,000.00	\$35.00/month
Items processing fee/over 1,000 items	\$0.20 each
Advantage Business Checking Monthly service fee for minimum daily balance below \$10,000.00	\$15.00/month
Items processing fee/over 500 items	\$0.20 each
Small Business Checking and Estate Checking No monthly service fee	\$0.00/month
Items processing fee/over 250 items	\$0.20/each
IOLTA Checking Monthly maintenance fee for average collected balance below \$1,500.00	\$7.50/month
Items processing fee/over 100 items	\$0.20 each
Business Savings No monthly service fee	\$0.00/month
Items processing fee/over 100 items	\$0.20/each

Statement Options	Fee
eStatements	Free
Estatement Cancellation Fee	\$10.00/occurrence
Personal Paper Statements	\$3.00 per account/per statement
Business Paper Statements	\$7.00 per account/per statement
Statement Copies	\$5.00 each

Wire Transfers	Fee
Incoming (Domestic & International)	\$20.00 each
Outgoing Consumer Domestic Consumer	\$35.00 each
Outgoing Consumer International	\$65.00 each
Outgoing Business Domestic	\$35.00 each
Outgoing Business International	\$55.00 each
Wire trace/Wire confirmation request	\$5.00 each

Other Account Charges and Services	Fee
Court order/tax levy/garnishment processing fee	\$100.00 each
Subpoena fee (\$25.00 minimum charge assessed)	\$50.00/hour
Research fee (\$25.00 minimum charge assessed)	\$50.00/hour
Employee assisted telephone transfer	\$6.00 each
Reconciliation fee (\$10.00 minimum charge assessed)	\$20.00/hour
Returned mailing with bad address fee	\$10.00 each
Return item for NSF/Overdraft fee (Check, ATM or ACH, including Represented Items) ²	\$35.00 each
Chargeback of deposited items returned	\$10.00 each
Chargeback of deposited items returned drawn on your own account	\$35.00 each
ACH item returned	\$10.00 each
Overdraft protection fee	\$10.00/transfer
Stop payment fee	\$35.00 each
Cancel stop payment	\$10.00 each
Canadian items deposited	\$25.00 each
Domestic and international collection items	\$35.00 minimum
Check/Deposit/Other Transaction Copies	\$5.00 each
Dormant account fee ³	\$7.50/month
Escheat processing fee (plus drilling fee if applicable)	\$50.00/account
Account closing fee ⁴	\$10.00 each
Reopen closed account fee	\$5.00 each
Account charge off fee	\$30.00 each
IRA transfer to another financial institution	\$35.00/account
Passbook replacement ⁵	\$15.00 each
Coin/Currency Order	\$25.00 each at the time of order
Dual Signature Verification	\$10.00/month

ATM and Debit Cards	Personal	Business
ATM/Debit blocked card (overdrawn, lost, etc.)	\$8.00 each	\$10.00 each
Reissue ATM/Debit card (customer's request)	\$8.00 each	\$10.00 each
ATM/Debit unblock card	\$8.00 each	\$10.00 each
ATM Cross-border fee	1% of International Transactions	
Expedited card order pricing varies	\$42.00 minimum	

Cash Alternatives	Fee
Check purchase/printing fee	Depends on the style selected
Treasurer's check <i>Amount for each; not for bank purposes</i>	\$7.00 each
Gift cards	\$3.50 each
Travelers card	\$7.50 each

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Business Electronic Banking (BeB)	Fee
Online and Mobile Banking Access	Free
Bill Payment Claim Services	\$15.00 minimum
Express Bill Pay	\$5.00 electronic (ACH) or \$15.00 paper check ⁶
	\$20.00 business paper check (BeB) ⁶
Remote Deposit Capture Monthly Service Fee	\$40.00
Remote Deposit Capture one-time setup fee	\$50.00
Remote Deposit Capture Scanner	See Remote Deposit Agreement
Internal Sweep Accounts	\$75.00/year
ACH originator one-time setup fee	\$10.00
ACH origination	\$15.00/month, \$3.00/batch, \$0.06/item
BeB Check Positive Pay	\$10.00 one-time set up
	\$25.00 Monthly
	\$5.00 per item processed manually by the bank
Number of Check Issue Items from BeB File Import	\$0.04/item
Number of Check Issue Items entered via BeB Interface	\$0.04/item
Number of Exceptions company sees (after bank scrub)	\$0.05/item
BeB Check Positive Payee	\$10.00/Month
ACH Positive Pay	\$25.00/Month
BeB Account Reconciliation	\$10.00/Month
BeB Image Search	\$5.00/Month
Night Depository Service	\$50.00/year ¹
BeB Premium Reporting	\$20.00/Month
BAI2 File Transmission Service	\$3.00/file sent
BeB External Transfers	\$10.00/month

Digital Banking - Personal	Fee
Online and Mobile Banking Access	Free
Bill Payment Claim Services	\$15.00 minimum
Bill Pay Inactivity Fee Billing cycle for inactivity fee is based on Bill Pay set up anniversary.	\$7.50/user/month in which no activity occurs
Express Bill Pay	\$5.00 electronic (ACH) or \$15.00 paper check ⁶
	\$20.00 business paper check (BeB) ⁶

BOLD indicates a recent change to the fee schedule.

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¹Includes one locking bag and two keys. Additional bag is \$25.00 each. Additional key is \$10.00 each.

²A return item for non-sufficient funds (NSF)/Overdraft may be created by check, in-person withdrawal, ATM or other electronic means.

³A checking account is considered dormant after one year of no activity. A savings account is considered dormant after two years of no activity.

⁴Applies to Club accounts closed prior to term and all other accounts closed within 90 days of opening.

⁵No charge for replacement due to passbook being filled.

⁶Subject to change without notice. Disclosed at time of request.