



Fee Schedule Effective 1/1/19 | Member FDIC

ACH Origination/Stop Payment

ACH Payroll Origination Fee	\$20.00/file
ACH Origination—Non-Payroll-One Time	\$20.00/file
ACH Stop Payment Charge—one-time	\$30.00
ACH Stop Payment Charge—permanent	\$40.00
Same Day ACH Fee	\$5.00/entry

ATM/Debit Card

Lost/Stolen Replacement	\$15.00
Lost/Stolen International	\$75.00/wk.

Cashier's Checks and Money Orders

Customer Only	\$5.00 ea.
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Check Cashing

Non-Customer (On Us Checks \$10,000 & under)	N/C
Non-Customer (Non On Us Checks)	N/A

Checkbook Reconciliation

Hourly Charge	\$30.00
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Coin Cashing

Customer	N/C
Non-Customer	10% of total

Collections

Incoming	\$15.00
Outgoing	\$25.00

Currency Exchange

Customer	N/C
Non-Customer	\$20.00

Deposit Item Return

Second Presentment Charge	\$5.00/check
Deposit Item Return Charge	\$30.00/check

Letter of Credit

Minimum Fee	\$100.00
+0.50%	

Night Depository

Locking Night Depository Bags	\$35.00
Extra Key	\$5.00

Overdraft/Insufficient Funds

The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.

Return Check Charge (ACH or Check)	\$30.00
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Overdraft Charge (Paid Items)	\$30.00/overdraft
Transfer Charge (per day)	\$5.00/transfer
Continuous Overdraft Charge (Charged after account overdrawn for five (5) consecutive business days)	\$5.00/day

Safe Deposit Box

Annual Box Rental:

X-Large (Brandon Only)	\$50.00
Large	\$40.00
Medium	\$25.00
Small	\$20.00

Other Safe Deposit Box Fees:

Non-Refundable Key Fee	\$5.00
Drill Locks	\$200.00
Late Payment Fee	\$10.00
Replacement Key	\$20.00

Wire Fees (Incoming or Outgoing)

Wire Processing Fee (Domestic)	\$25.00
Wire Processing Fee (International)	\$50.00
Wire Lifting Fee	May vary

Other Fees:

Account History Printout	\$1.00/page
Early Closeout Fee (If account closed within 90 days of opening)	\$20.00
Bill Pay	N/C
Coin Wraps	\$.10/roll
Copies	\$.10/page
Counter Checks (one free/day)	\$.10/ea. add'l
Currency Wraps	\$1.00/strap
E-Statement	N/C
Fax (per page)	\$2.00
Foreign Currency Exchange	\$20.00/order
Foreign Processing Charge	Will vary
Gift Card	\$3.00
Hold Mail (per month)	\$5.00
Levy, Garnishment, Other (each occur.)	\$50.00
Loan Amortization Schedule	\$15.00
Mobile Banking	N/C
Notary Service (Customer Only)	N/C
Online Banking	N/C
Online Bill Pay	N/C
Misc. Fee Charge (Overdraft Protection)*	\$20.00/year
Research Fee (1 hr. min. + copy fee)	\$30.00/hr.
Return Mail (per statement or item)	\$5.00
Statement Copy (per month)	\$10.00
Stop Payment Fee—Check (per Item)	\$30.00
Telephone Transfer Fee	\$5.00
Transfer Charge	\$5.00
Verification of Deposit/ Loan Acct.	\$10.00

*Overdraft Protection is Subject to Credit Approval