

## MISCELLANEOUS FEES

December 30, 2025

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### MISCELLANEOUS FEES AND CHARGES

#### Negotiable Items

Cashier's Checks / Money Orders: \$3.00 each

#### Wire Transfers

Domestic Incoming:	\$15.00
Domestic Outgoing:	\$25.00
International Incoming:	\$25.00
International Outgoing:	\$50.00

#### Overdraft / NSF / Returns

Items Paid (check, in-person withdrawal, or other electronic means):	\$25.00 each
Items Returned:	\$25.00 each
Account overdrawn 5 or more consecutive business days:	\$3.00/day

#### Dormant Accounts

DDA - 12 months of no deposits or withdrawals to the account:	\$5.00/mo
Savings - 18 months of no deposits or withdrawals to the account:	\$5.00/mo

#### Stop Payment Fee

Stop Payment - Excludes ATM Cards: \$25.00 each

#### Internet Banking Bill Pay

Internet Banking Bill Pay: No Monthly Fee

#### Account Research

Account Research:	\$30.00/hr (\$30.00 minimum)
Account Balance Assistance:	\$20.00/hr (\$20.00 minimum)
Garnishment / Levy:	\$50.00 flat rate

#### Safe Deposit Box Fees

Safe Deposit Box 2 X 5:	\$8.00 per year
Safe Deposit Box 3 X 5:	\$15.00 per year
Safe Deposit Box 3 X 10:	\$25.00 per year
Safe Deposit Box 5 X 10:	\$35.00 per year
Safe Deposit Box 10 X 10:	\$60.00 per year

#### ACH One-Time Setup

ACH One-Time Setup: \$30.00

#### Inactive Accounts

An account is considered inactive after 6 months of no activity. Inactive accounts, with a balance of \$15.00 or less, will be subject to a monthly service charge.

After 6 months of no activity said accounts will be closed. : \$2.50/mo