

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