



Schedule of Fees

Account Related Fees

GenGold:

- Monthly fee (after 90 day free trial).....\$ 4.95
- Annual fee (after 90 day free trial).....\$ 49.95

Health Savings Accounts

- Paper statement fee (month).....\$2.00

Inactive Checking/Money Market Checking (month)
.....\$ 4.00

Accounts inactive more than one year

Inactive Savings Accounts (month).....\$ 4.00

Accounts inactive more than two years

Overdraft & Insufficient Funds:

- Overdraft Fee (per item).....\$ 35.00
- Insufficient Funds (returned item).....\$ 20.00

Overdraft Fee & Insufficient Fund Fee applies to items/transactions created by check, in-person withdrawal, recurring debit card payments, Bill Pay transactions, automated clearing house (ACH) transactions or other ways you can access funds in your account.

For consumers only: a maximum of \$175 per day applies.

Night Deposit:

- Zipper Bag (Replacement).....\$ 3.00

Stop Payment Fee:

- Per Check or ACH.....\$ 35.00
- Recurring Debit Card Payment.....\$ 30.00
- Internet Banking & Zelle®.....\$ 30.00

Checks

Canadian Check Collection Fee (per check).....\$ 25.00
plus current exchange rate

Check Printing: Cost of checks, plus postage and handling

Collection Items\$ 25.00
plus any additional fees

Counter Checks (each).....\$ 1.00

Money Orders (each).....\$ 6.00

Official Checks (each).....\$ 6.00

Safe Deposit Box

- Rental Fees.....Varies by Size
- Key Replacement.....\$ 25.00
- Drilling Fee.....\$ 50.00
plus cost of drilling

Wire Transfers

Domestic:

- Incoming.....\$ 16.00
- Outgoing (In Person).....\$ 28.00
- Outgoing (Business Internet Banking).....\$ 25.00

Foreign:

- Incoming.....\$ 20.00
- Outgoing Consumer.....\$ 75.00
(Available to Customers Only)
- Outgoing Business.....\$ 50.00
(Available to Customers Only)
- Outgoing Business (Foreign Exchange Desk) \$ 75.00

Internet Banking

- **Internet Banking**.....No Charge
- **Mobile Solutions**.....No Charge
- **Zelle®**.....No Charge
- **Bill Pay** (consumers only).....No Charge
- **Business Online – Small Business Bill Pay**
With e-Statements.....No Charge
Without e-Statements (month).....\$ 5.75

Research

- **Hourly Rate**.....\$ 36.00
- **Bank Statement Copies** (per statement).....\$ 6.00
- **Check Copies** (per check).....\$ 1.00

Other Fees

- ATM/Debit Card Overnight Replacement.....\$ 50.00
- Foreign Currency Ordering Fee.....\$ 20.00
plus other applicable fees
- Foreign Currency Redemption Fee.....\$ 20.00
plus other applicable fees
- Foreign Draft Fee.....\$ 25.00
plus other applicable fees
- IRA Transfer Fee.....\$ 35.00
- Legal Processing (Levies, Subpoenas, etc.).....\$ 100.00
- Notary Public (non-customers).....\$ 20.00
- Photocopy Fee (per copy).....\$.25
- Returned Deposit Item (per item).....\$ 15.00
- Transfer fee from savings to cover overdrafts*.....\$ 5.00
*Separate Agreement Required
- Gift Card.....\$ 5.00

Fees Effective January 1, 2024