



DEPOSIT FEES

All fees and terms are subject to conditions and terms stated on signature cards currently used.
 Information and fee listing described in this brochure are accurate as of September 25, 2023..

Member FDIC

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ACH SERVICE FEES

ACH items originated to external payees – per payment fee \$5.00

CASHIER CHECKS OR INTEREST CHECKS

All purchases of cashier checks must be from collected funds.

Cashier check stop pay	Not available
Cashier check	\$5.00
Cashier check (Interest Checking or Forward Interest Checking account holders)	No charge
Cashier check for disbursement of loan proceeds	No charge
Certified check	\$10.00
Lost check: affidavit and declaration of loss	No charge for customer remitters; Not available for non-customer remitter.

CERTIFICATES OF DEPOSIT

Early Withdrawal Penalty

CDs with terms < 12 Months	3 months interest
CDs with terms ≥ 12 Months and < 24 Months	6 months interest
CDs with terms ≥ 24 Months	12 months interest
Indemnity Bond	\$15 for lost or stolen CDs

CHECK BLANK CREDIT

Interest Checking	\$5 per box exclusive Bank Forward design check blanks or \$10.00 per box discount on other styles
Forward Interest Checking	Free exclusive Bank Forward design check blanks or \$10.00 per box discount on other styles

No check blank credit on Free Checking, money market savings or business accounts.

CHECK CASHING

We regret that we cannot cash checks not-on-us for non-customers.
 We are unable to cash checks written to businesses.

CHECKING AND MONEY MARKET FEES

Account research/ reconciliation	\$25.00 per hour
Check imaging on statements	No charge (not available on Free checking)
Document copies	\$2 per page
Early account closing	\$25.00, if account is open less than 6 months
Stop payment	\$30.00 per request
Negative balance fee	\$30.00 every four business days beginning on the fifth business day the account is overdrawn
<i>A continuing negative balance fee will not be assessed if all of the overdrawn balance was caused by an ATM or one-time debit card transaction.</i>	
Returned deposit item fee	\$4.00 per item
Re-deposit item fee	\$4.00 per item
Canadian check processing fee on checks over \$100	\$10.00
Dormant DDA account monthly fee after 12 months of inactivity	\$5.00 per month
Dormant Money Market account monthly fee after 24 months of inactivity	\$5.00 per month

Personal Accounts

Overdraft (OD) or Non-sufficient Funds (NSF) item - account overdrawn \$5.00 or less	\$10.00 per item
<i>Fees for overdrafts and non-sufficient funds apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means. Fees are not charged for ATM or one-time debit card transactions on consumer accounts. Fees are per item presented*.</i>	
Overdraft (OD) or Non-sufficient Funds (NSF) item - account overdrawn more than \$5.00	\$30.00 per item
<i>Fees for overdrafts and non-sufficient funds apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means. Fees are not charged for ATM or one-time debit card transactions on consumer accounts. Fees are per item presented*.</i>	

Business Accounts

Overdrafts (OD) or Non-Sufficient Funds (NSF item) - account overdrawn \$5.00 or less	\$10.00 per item
<i>Fees for overdrafts and non-sufficient funds apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means. Fees are per item presented*.</i>	
Overdrafts (OD) or Non-Sufficient Funds (NSF item) - account overdrawn more than \$5.00	\$30.00 per item
<i>Fees for overdrafts and non-sufficient funds apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means. Fees are per item presented*.</i>	

SAVINGS FEES

See a personal banker for limitations on transfers from savings accounts.

Account research/ reconciliation	\$25.00 per hour
Dormant account monthly fee (after 24 months of inactivity)	\$5.00
Early account closing	\$25.00 if acct closed in first 6 months
Excess withdrawals	\$2.00 fee for each withdrawal over 3 per month
<i>Excess withdrawal fees are waived until you reach the age of 21, or if the primary account holder is age 65 or older</i>	
Stop payment	\$30.00 per request

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Overdraft (OD) – account overdrawn more than \$5.00	\$30.00 per item
<i>Fees for overdrafts and non-sufficient funds apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means. Fees are not charged for ATM or one-time debit card transactions on consumer accounts. Fees are per item presented*.</i>	

Business Accounts

Overdraft (OD) – account overdrawn \$5.00 or less	\$10.00 per item
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Overdraft (OD) – account overdrawn more than \$5.00	\$30.00 per item
<i>Fees for overdrafts and non-sufficient funds apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means. Fees are per item presented*.</i>	

- *An NSF fee may be charged each time a payment is presented, regardless of the number of times the payment is presented.

CHECKING, MONEY MARKET AND SAVINGS MONTHLY SERVICE FEES

PERSONAL CHECKING ACCOUNTS

Interest checking

\$10.00 per month; waived with any of the minimum daily balance requirements of \$1000.00 checking, or \$5000.00 in total daily combined deposits, or \$5,000.00 in personal or farm loans.

Connection package: all monthly fees waived with direct deposit.

Forward interest checking

\$25.00 per month; waived with \$5,000.00 daily minimum balance checking or \$50,000.00 in total daily combined deposits.

Free checking

Health Savings account

No monthly service fee, no minimum balance.

\$2 per month. Refer to your plan for restrictions.

NO LONGER OFFERED as new acct after 5.31.08

Progress standard checking

\$10.00 per month, waived with \$200.00 checking minimum daily balance or \$1000.00 total daily combined deposits, or \$10,000.00 consumer loan.

BUSINESS CHECKING ACCOUNTS

Business 200 checking

Free for 200 or fewer items per month (checks, electronic items, deposited items).

20¢ per additional debit item or item deposited

Business 500 checking

Free with \$1,000.00 minimum daily balance for 500 or fewer items per month (checks, electronic items, deposited items).

\$10.00 maintenance fee per month if under \$1,000.00 minimum daily balance.

20¢ per additional debit item or item deposited.

Forward business checking

\$10.00 per month, 10¢ per debit item, 10¢ per deposit, 7¢ per on-us deposited item, 8¢ per transit item deposited.

Credit back analysis monthly, charged quarterly.

Forward business checking with

Merchant Capture

\$50.00 per month for merchant capture fee, \$10.00 per month for service fee, 10¢ per debit item, 10¢ per deposit, 7¢ per on-us deposited item, 8¢ per transit item deposited.

Scanner lease \$30 per month for single check scanner OR \$50 per month for hopper scanner. Credit back analysis monthly, charged quarterly.

Interest checking (for qualifying businesses)

\$10.00 per month; waived with any of the minimum daily balance requirements of \$1000.00 checking, or \$5000.00 in total daily combined deposits, or \$5,000.00 in personal or farm loans.

Forward interest checking (for qualifying businesses)

\$25.00 per month; waived with \$5,000.00 daily minimum balance checking or \$50,000.00 in total daily combined deposits.

MONEY MARKET SAVINGS ACCOUNTS

Money Market savings (personal or business)

\$10.00 per month; waived with \$1000.00 minimum daily balance.

Forward money market (personal or business)

\$25.00 per month; waived with \$5000.00 minimum daily balance.

See a personal banker for limitations on transfers from money market accounts.

SAVINGS ACCOUNTS

Regular savings (personal or business)

\$3.00 per month on minimum daily balances < \$200.00,

Minimum balance, monthly service fees and excess withdrawal fees are waived until you reach the age of 21, or if the primary account holder is age 65 or older

See a personal banker for limitations on transfers from savings accounts.

DEMAND DEPOSIT LOAN FEES

Checkmate annual fee	\$25.00
Personal Security LOC annual fee	\$25.00

INDIVIDUAL RETIREMENT ACCOUNT FEES

IRA closeout before maturity	\$40.00
IRA closeout at maturity	No charge to transfer

DEBIT CARD FEES

Lost card issue/replacement	\$5.00
ATM Deposit Fee	\$3.00
ATM Surcharge Fee for non-customers	\$3.00

FOREIGN CURRENCY TRANSACTIONS

Foreign currency sale to customer – including Canadian (CXI orders)	Next-day shipping \$22.00, priority overnight shipping \$25.00, foreign currency exchange rate applied
Foreign currency – purchased from customer – including Canadian (CXI)	Next-day shipping \$22.00, foreign currency exchange rate applied

MISCELLANEOUS SERVICES

Bank by mail envelopes	Free on request
Christmas gift envelopes	Free on request
Coin counting/rolling fee (non-customers only)	\$2.00 or 5% of coin counted, whichever is higher
Coin ordering fee (non-customers only)	\$2.00 or 5% of coin ordered, whichever is higher
Document copy	\$2.00 per page
Fax, domestic	\$1.00 per page
Lock bag for deposits	\$10.00 per bag
Notary service	No charge
Photocopies	25¢ @
Returned mail fee where no forwarding address is provided	\$5.00
VISA Gift Card – Purchase Fee	\$4.95
VISA Gift Card – Inactivity Fee after 12 Months of Inactivity	\$2.95/month
VISA Gift Card – Lost/Stolen Replacement Fee	\$5.00
VISA Travel Card – Purchase Fee	\$9.95
VISA Travel Card – Secondary Card Purchase Fee	\$2.95
VISA Travel Card – Reload Fee from Bank	\$4.95
VISA Travel Card – Monthly Fee (waived for the first 3 months and with any load)	\$4.95
VISA Travel Card – Lost/Stolen Replacement Fee	\$9.95
VISA Travel Card – ATM Withdrawals (excl. MoneyPass ATMs)	\$1.99
VISA Reloadable Card – Purchase Fee	\$9.95
VISA Reloadable Card – Monthly Fee (waived with Direct Deposit)	\$3.00
VISA Reloadable Card – reload Fee from Bank	\$4.95
VISA Reloadable Card – Online Reload Fee	\$10.00
VISA Reloadable Card - ATM Withdrawal Fees	\$1.50 Domestic, \$3.00 International
VISA Reloadable Card – Over the Counter Cash Withdrawal	\$5.00
VISA Reloadable Card – ATM Balance Inquiry	\$0.50
VISA Reloadable Card – Lost/Stolen Replacement Fee	\$5.00

ONLINE BANKING

Personal (E-com)

Mobile banking	Free
Online banking – basic	Free
Online bill payment	Free
Online charitable contributions	\$1.99
Online gift checks	\$2.99
External (standard) inbound or outbound funds transfers	No Charge
External (next-day) inbound or outbound funds transfers	\$3.00

Business

Online banking – basic	Free
Business bill pay with basic online banking	\$10.00 per month, plus \$.75 per item after 15 bill payments (first two months free)
ACH Origination Services – initiate payroll, direct billing, or corporate payment entries	\$25.00 per month, plus additional fees for each file and/or item
ACH – One to Two Day Processing Fee	\$.10 per ACH Item
ACH – Same Day Processing Fee	\$10.00 per ACH Batch, plus \$.35 per ACH Item

SAFE DEPOSIT BOX FEES

Forced entry (drilling)	Actual Costs Incurred to Drill Lock
Lost Safe Deposit Box Key	\$15.00

Annual Safe Deposit Box Rental

Interest or Forward Interest account holders – first year free at opening of checking account

Please check for availability; not all size boxes available at all locations.

Safe Deposit Box Size	Bill by Auto Debit With Another Account Relationship	Bill by Notice With Another Account Relationship	Without Another Account Relationship
Small (3 x 5, 3 x 3 or 3½ x 5)	\$20.00	\$25.00	\$30.00
Regular (5 x 5)	\$25.00	\$30.00	\$35.00
Medium (3 x 10)	\$30.00	\$35.00	\$40.00
Large (5 x 10)	\$50.00	\$55.00	\$60.00
Extra Large (10 x 10)	\$60.00	\$65.00	\$110.00

WIRE TRANSFERS

OUTGOING All purchases of outgoing wires must be from collected funds.

Domestic Outgoing Customers	\$25.00
Domestic Outgoing Non-customers	\$50.00
Same day TTL payments by wire Customers	\$25.00
Same day TTL payments by wire Non-customers	\$50.00
Foreign Outgoing Customers	\$50.00
Foreign Outgoing Non-customers	Not Available

INCOMING

Domestic Incoming Customers	\$12.00
Domestic Incoming Non-customers	\$25.00
Foreign Incoming Customers	\$30.00
Foreign Incoming Non-customers	\$40.00