



Consumer Fee Schedule

ACCOUNT FEES

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|---|---------|
| Account closure fee (<i>within 90 days of account opening</i>) | \$25.00 |
| Account research (<i>per hour</i>) | \$25.00 |
| Collection item (<i>outgoing</i>) | \$20.00 |
| Deposited return items | \$5.00 |
| Deposited return item (<i>Redeposited</i>) | \$8.00 |
| Excessive per item transaction fee (<i>Money Market more than (8) per statement cycle & Savings more than (24) per statement cycle</i>) | \$3.00 |
| Garnishments / levies / liens | \$75.00 |
| Inactive account fee (<i>per statement cycle if no activity for 18 months (DDA) or 24 months (SAV)</i>) | \$5.00 |
| IRA direct transfer out fee | \$50.00 |
| Notary fee | \$2.00 |
| Paper statement | \$4.00 |
| Returned mail (<i>monthly</i>) | \$4.00 |
| Special statement cutoff | \$25.00 |
| Stop payment | \$34.00 |
| Telephone transfer fee | \$2.00 |

CARD FEES

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|--|--------|
| Debit card replacement | \$5.00 |
| Foreign ATM withdrawal fees (<i>Non-OMB / MoneyPass® ATMs</i>) | \$3.00 |

CHECK FEES

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|-----------------|--------|
| Cashier's check | \$5.00 |
|-----------------|--------|

COPY / IMAGE FEES

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|---------------------------------------|--------|
| Canceled check copies | \$2.00 |
| Statement / account activity printout | \$3.00 |

OVERDRAFT FEES

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|--|---------|
| Automatic account transfer fee (<i>overdraft protection</i>) | \$5.00 |
| Daily continuous overdraft fee (<i>per business day fee after (3) consecutive business days overdrawn</i>) | \$3.00 |
| Overdraft / NSF / return item fees | \$34.00 |
| <i>7 item maximum per day (consumer accounts), 10 item maximum per day (business accounts)</i> | |

SAFE DEPOSIT BOX FEES

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|-----------------|--------------|
| 3 x 5 | \$25.00 |
| 5 x 5 | \$30.00 |
| 3 x 10 | \$35.00 |
| 5 x 10 | \$50.00 |
| 10 x 10 | \$85.00 |
| 48 x 33 | \$225.00 |
| Late rental fee | \$5.00 |
| Lost key fee | \$50.00 |
| Drill fee | Market Price |

WIRE TRANSFER FEES

| | |
|--|---------|
| Foreign incoming / outgoing (<i>plus correspondent bank charges</i>) | \$50.00 |
| Domestic incoming | \$15.00 |
| Domestic outgoing | \$20.00 |

Effective: March 31, 2025