

## Personal Account Fee Schedule

ACH Reclamations (per item)	\$20.00	Safe Deposit Box - Drilling/Pulling (minimum)	\$165.00
ATM Non-Proprietary Usage (Exempt if in Network) <sup>3</sup>	\$3.50	Safe Deposit Box - Late Payment Fee	\$15.00
Canadian Deposited Items	\$6.00	Safe Deposit Box - Replacement Key	\$30.00
Cashier's Check Purchase	\$12.00	Safe Deposit Inventory (hour)	\$55.00
Collection Items - Incoming/Outgoing	\$30.00	Stop Payment	\$35.00
Counter Checks – each	\$1.00	Stop Payment - Zelle®	\$10.00
Debit Card Rush – Vendor Fee	\$85.00	Subpoena Responses (per hour)	\$75.00
Escheatment/Abandoned Account <sup>2</sup>	\$75.00	Wire In-Domestic	\$12.00
Foreign Check Collection Fee	\$55.00	Wire In-International USD	\$15.00
Foreign Currency - per order	\$25.00	Wire In-International FX	\$15.00
Foreign Currency Exchange-Customers Only (Plus Postage)	\$25.00	Wire Out Domestic-Repetitive	\$25.00
Foreign Draft	\$55.00	Wire Out Domestic-Non-Rep	\$30.00
Garnishment/Levy Fee	\$165.00	Wire Out Intl-Repetitive USD	\$40.00
Inactive/Dormant Account (after 6 months) <sup>1 and 2</sup>	\$10.00	Wire Out Intl-Non-Rep USD	\$50.00
International Service Assessment Fee with currency conversion (All Cards)	3.00%	Wire Out Intl-Repetitive FX	\$35.00
International Service Assessment Fee without currency conversion	3.00%	Wire Out Intl-Non-Rep FX	\$45.00
IRA Annual Fee (Plans <\$500)	\$30.00		
IRA Transfer/Closure	\$55.00		
Medallion/Signature Guarantee	\$50.00		
Overdraft Fees <sup>1</sup>	\$20.00		
• Returned Item	Free		

Fees apply to transactions created by check, in-person withdrawal, recurring debit card transactions, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items unless the customer has opted in.

Overdraft Privilege: The total of the discretionary overdraft privilege (negative) balance, including any and all bank fees and charges, and interest charges is due and payable upon demand. Approval of payment of overdrafts by the bank on consumer accounts in good standing is only a discretionary courtesy, and not a right or obligation.

For Consumer accounts - No fee will be charged when the account is overdrawn twenty (\$20.00) dollars or less. Overdraft fees are assessed on up to three items per day, with the maximum not to exceed \$60.

<sup>1</sup>Fee does not apply to Check Free Banking Account

<sup>2</sup>As allowed by State Law

<sup>3</sup>In Network ATMs includes **KWIK TRIP** | **KWIK STAR**