

Personal Account Fee Schedule

ACH Reclamations (per item)	\$20.00
ATM Non-Proprietary Usage (Exempt if in Network) ¹ & ³	\$3.50
Canadian Deposited Items	\$6.00
Cashier's Check Purchase	\$12.00
Collection Items - Incoming/Outgoing	\$30.00
Counter Checks — each	\$1.00
Debit Card Rush — Vendor Fee	\$85.00
Escheatment/Abandoned Account ²	\$75.00
Foreign Check Collection Fee	\$55.00
Foreign Currency - per order	\$25.00
Foreign Currency Exchange-Customers Only (Plus Postage)	\$25.00
Foreign Draft	\$55.00
Garnishment/Levy Fee	\$165.00
Inactive/Dormant Account (after 6 months) ¹ and ²	\$10.00
International Service Assessment Fee with currency conversion (All Cards)	3.00%
International Service Assessment Fee without currency conversion	3.00%
IRA Annual Fee (Plans <\$500)	\$30.00
IRA Transfer/Closure	\$55.00
Medallion/Signature Guarantee	\$50.00

Overdraft Fees ¹	\$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.

Safe Deposit Box - Drilling/Pulling (minimum)	\$165.00
Safe Deposit Box - Late Payment Fee	\$15.00
Safe Deposit Box - Replacement Key	\$30.00
Safe Deposit Inventory (hour)	\$55.00
Stop Payment	\$35.00
Stop Payment - Zelle®	\$10.00
Subpoena Responses (per hour)	\$75.00
Wire In-Domestic	\$12.00
Wire In-International USD	\$15.00
Wire In-International FX	\$15.00
Wire Out Domestic-Repetitive	\$25.00
Wire Out Domestic-Non-Rep	\$30.00
Wire Out Intl-Repetitive USD	\$40.00
Wire Out Intl-Non-Rep USD	\$50.00
Wire Out Intl-Repetitive FX	\$35.00
Wire Out Intl-Non-Rep FX	\$45.00

¹Fee does not apply to Check Free Banking Account

²As allowed by State Law

³In Network ATMs includes **Kwik Trip** | **Kwik Star**