



2025 Schedule of Fees

Effective February 10, 2025

(Changes noted in Bold)

Item	Fees	
*Overdraft (each debit or check paid)	\$35.00	
*Return Item (non-sufficient funds item returned unpaid)	\$35.00	
Stop Payment (check/ACH)	\$30.00	
Overdraft Protection/ Minimum Balance / Excess Cash (automatic transfer sweep between accounts-does not include automatic funds transfers to loan accounts)	\$10.00 per transfer	
Cashier's Checks	\$6.00	
**Return Deposit Item (deposited check/item returned unpaid)	\$15.00	
**Return ACH Deposit Item (deposited ACH item returned unpaid)	\$15.00	
Wire In /Wire Out (domestic)	\$25.00	
Wire In/Wire Out (international)	\$50.00	
Closing Account (early account closing within 120 days of opening)	\$30.00	
Check Printing	Fee based on style of order	
Counter Check	\$2.00	
Photocopies	\$0.25 per page	
Fax Charges	\$5.00 plus \$1.00 per additional page	
Foreign Currency Order (additional 3rd party fee may apply)	\$8.00	
Canadian Check Deposit (prior approval required)	\$7.00	
Recreate Account Statement	\$5.00	
Temporary Statement	\$2.00	
Duplicate Mailed Statement	\$8.00	
Undeliverable Mail (monthly/quarterly deposit statements)	\$10.00 per month	
Forwarded Mail (monthly/quarterly deposit statements)	\$10.00 per month	
Check Image Copy (multiple checks on a page can be requested)	\$3.00 per page	
Image Statement (Images included in a monthly statement)	\$8.00	
Dormant Account (for balances below \$250)	\$10.00 per month	
Garnishments/Tax Levies	\$200.00	
Account Research	\$50.00 per hour	
Account Balancing Assistance	\$50.00 per hour	
Debit/ATM Card Replacement	\$8.00	
Rolled Coin	\$0.50	
Loose Coin (for non-customers)	10% of coin total	
IRA Transfer / SEP Transfer / HSA Transfer (out of Bank)	\$50.00	
Health Savings Account (HSA) Set-Up	\$25.00	
Safe Deposit Box Fees:		
Safe Deposit Box Payment (Annual rent- customer can save \$5.00 off these annual amounts with an automatic payment transfer from a Bank of Luxembourg checking, savings or money market account)	3x5	\$40.00
	5X5	\$50.00
	3X10	\$60.00
	5X10	\$80.00
	10X10	\$100.00
Late Fee (If Safe Deposit Box annual rent is unpaid 30 days after annual rent due date)	\$35.00	
Replacement Key	\$25.00	
Drill to Open	Market Rate	

*This fee applies to overdraft and return items created by check, in-person withdrawal, ATM withdrawal or other electronic means as applicable. A maximum of five (5) Overdraft or Return Item Fees will be assessed per day for consumer accounts; however, for business accounts there is no maximum fees assessed per day. For business accounts, a return item and overdraft fees may be charged more than once per item when merchants resubmit the item against insufficient funds.

**Fees apply to business accounts only.