



2024 Schedule of Fees

Effective March 1, 2024

(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)	\$14.00
Return ACH Deposit Item (deposited ACH item returned unpaid)	\$14.00
Wire In /Wire Out (domestic)	\$25.00
Wire In/Wire Out (international)	\$45.00
Closing Account (early account closing within 120 days of opening)	\$30.00
Early Withdrawal (Each withdrawal made from a Holiday Club prior to October 1st or following January 31st or a Summer Club prior to May 1st or following August 31st)	\$20.00
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 3 rd party fee may apply)	\$7.00
Canadian Check Deposit (prior approval required)	\$5.00
Recreate Account Statement	\$5.00
Temporary Statement	\$2.00
Duplicate Mailed Statement	\$7.00
Undeliverable Mail (monthly/quarterly deposit statements)	\$8.00 per month
Forwarded Mail (monthly/quarterly deposit statements)	\$8.00 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)	\$7.00
Check Collection	\$35.00
Dormant Account (for balances below \$250)	\$10.00 per month
Garnishments/Tax Levies	\$100.00
Account Research	\$40.00 per hour
Account Balancing Assistance	\$40.00 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 with an automatic payment transfer from a checking, savings or money market account)	3x5 \$35.00
	5x5 \$50.00
	3x10 \$60.00
	5x10 \$75.00
	10x10 \$95.00
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 only, a return item and overdraft fees may be charged more than once per item when merchants resubmit the item against insufficient funds.

The following changes will be effective March 1, 2024

Interest Rate Tiers

The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Money Market Select Account:

Current Tiers:	New Tiers:
\$0.01 - \$4,999.99	\$0.01 - \$4,999.99
\$5,000.00 - \$24,999.99	\$5,000.00 - \$49,999.99
\$25,000.00 +	\$50,000.00 +

Non-Profit Checking:

Current Tiers:	New Tiers:
\$0.01 - \$24,999.99	\$0.01 - \$4,999.99
\$25,000.00 +	\$5,000.00 - \$49,999.99
	\$50,000.00 +

Business Select Plus Checking:

Current Tiers:	New tiers:
\$0.01 - \$25,000.00	\$0.01 - \$24,999.99
\$25,000.01 - \$35,000.00	\$25,000.00 - \$49,999.99
\$35,000.01 - \$45,000.00	\$50,000.00 - \$74,999.99
\$45,000.01 - \$70,000.00	\$75,000.00 - \$149,999.99
\$70,000.01 +	\$150,000.00 +

Heath Savings Account

Transaction Limitations: Three (3) checks processed per statement cycle.

Fees and Charges: There will be a service charge of **\$1.00** for each check that exceeds three (3) checks processed per statement cycle.

Notice To All Debit Card Holders:

The following foreign transaction fees are being implemented to all consumer and business debit card holders.

Foreign Transaction Fees:

Currency Conversion - Mastercard®. If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard®. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable currency on the date that the transaction is processed.

Important Additional Fee Notice Mastercard® charges us a Currency Conversion Fee and a Cross-Border Fee on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged a percentage of the dollar amount on all cross-border transactions - i.e., transactions processed through the "Global Clearing Management System" or the "Mastercard Debit Switch" when the country of the merchant or machine is different than your country as a cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.