



## 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	
<b>**Return Deposit Item (deposited check/item returned unpaid)</b>	<b>\$15.00</b>	
<b>**Return ACH Deposit Item (deposited ACH item returned unpaid)</b>	<b>\$15.00</b>	
Wire In /Wire Out (domestic)	\$25.00	
<b>Wire In/Wire Out (international)</b>	<b>\$50.00</b>	
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	
<b>Foreign Currency Order (additional 3<sup>rd</sup> party fee may apply)</b>	<b>\$8.00</b>	
<b>Canadian Check Deposit (prior approval required)</b>	<b>\$7.00</b>	
Recreate Account Statement	\$5.00	
Temporary Statement	\$2.00	
<b>Duplicate Mailed Statement</b>	<b>\$8.00</b>	
<b>Undeliverable Mail (monthly/quarterly deposit statements)</b>	<b>\$10.00 per month</b>	
<b>Forwarded Mail (monthly/quarterly deposit statements)</b>	<b>\$10.00 per month</b>	
Check Image Copy (multiple checks on a page can be requested)	\$3.00 per page	
<b>Image Statement (images included in a monthly statement)</b>	<b>\$8.00</b>	
Dormant Account (for balances below \$250)	\$10.00 per month	
<b>Garnishments/Tax Levies</b>	<b>\$200.00</b>	
<b>Account Research</b>	<b>\$50.00 per hour</b>	
<b>Account Balancing Assistance</b>	<b>\$50.00 per hour</b>	
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	
<b>Safe Deposit Box Fees:</b>		
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)	<b>3x5</b>	<b>\$40.00</b>
	<b>5X5</b>	<b>\$50.00</b>
	<b>3X10</b>	<b>\$60.00</b>
	<b>5X10</b>	<b>\$80.00</b>
	<b>10X10</b>	<b>\$100.00</b>
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.

## **The following changes will be effective February 10, 2025**

### **Everyday Checking Account Holders Information:**

TRANSACTION LIMITATIONS: **10 checks** processed per statement cycle.

FEES AND CHARGES: There will be an excess transaction fee of \$0.50 for each check that exceed **10 checks** processed per statement cycle.

### **Advantage Checking Account Holders Information:**

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. There are two ways to meet the minimum balance requirement:

- 1). Maintain a minimum daily balance of \$5,000.00 in your Advantage checking account  
OR
- 2). Maintain a minimum daily balance of \$1,000.00 in your Advantage checking account and any one of the following relationships:
  - Minimum daily balance of \$1,500.00 or more in a savings account OR
  - Minimum daily balance of \$1,500.00 or more in a money market account OR
  - Minimum daily balance of \$1,500.00 or more in a certificate of deposit (CD) OR
  - Minimum current balance of \$10,000.00 or more in a personal loan OR
  - Minimum current balance of \$10,000.00 or more in a real estate loan OR
  - Minimum current balance of \$10,000.00 or more in a Home Equity Line of Credit (HELOC)

A service charge of **\$10.00** per month plus an additional \$0.50 fee for each debit transaction (withdrawal, check paid, automatic transfer payment out of this account) will be assessed if the minimum daily balance is not maintained.

### **Money Market Select and Business Money Markey Select Account Holders Information:**

MINIMUM BALANCE REQUIREMENTS: A service charge fee of **\$10.00** will be imposed every month if the daily balance on any day of the month falls below \$1,000.00.

### **Everyday Savings, Business Everyday Savings, Money Market, Business Money Market, Investor's Savings, and Business Investor's Savings and Star Savers Account Information:**

There will be an excess transaction fee of **\$3.00** for each debit/withdrawal that exceeds six (6) transactions per month. These excess transaction fee will not apply to in-person and automated teller machine (ATM) debit/withdrawals.

### **Business Select and Business Select Plus Account Holder Information:**

FEES AND CHARGES: – An analysis fee of **\$14.00** will be charged each statement cycle. All additional fees noted will be charged per statement cycle:

- In branch transaction fee of \$0.12 for each deposit ticket and withdrawal
- Checks deposited fee of \$0.07 per item
- Checks cleared fee of \$0.12 per item.
- **ACH deposit/debit fee of \$0.07 per item**
- **Telephone transfers fee of \$0.50 per transfer**

### **Basic Business Account Holder Information:**

An excess transaction fee of \$0.50 will be charged for each transaction in excess of **40** per month. Transactions include checks, mobile deposits, telephone transfers, in-branch withdrawals, night depository or in-branch deposits.

### **Preferred Business Account Holder Information:**

An excess transaction fee of \$0.50 will be charged for each transaction in excess of **125** items per month. Transactions include checks, mobile deposits, telephone transfers, in-branch withdrawals, night depository or in-branch deposits. Items contained within a deposit, excluding cash, will be included in the total transaction count.