

Fees and Service Charges

The following fees will be effective as of 2.1.2026

Overdraft Fee.....	\$35.00***
Stop Payment.....	\$35.00
Returned Item Fee.....	\$35.00*
Personal Money Order (maximum \$1,000).....	\$6.00/\$8.00***
Cashier's Check.....	\$8.00/\$12.00
ATM/Debit Card Replacement.....	\$15.00**
Account Research.....	\$25.00/hr plus \$.25/item**
Account Activity Printout.....	\$5.00
Account Closing Fee	
90 days.....	\$25.00
Checking Account Dormant Fee.....	\$5.00/month if account is inactive for 6 months and balance is \$100.00 or less
Savings Account Dormant Fee.....	\$25.00/year if account is inactive for 2 years and balance is \$100.00 or less
Overdraft Protection Fee.....	\$25.00 annually
Check Printing.....	Cost varies upon selection
Wire Transfer: Incoming.....	\$10.00/\$30.00
Outgoing.....	\$25.00/\$50.00
International.....	\$45.00 (customers only)**
Monthly Mailed Statements.....	\$3.00 each per month**
Statement Update/Reprint.....	\$3.00 for first reprint \$5.00 for each additional reprint
Letter of Credit.....	1% of credit amount
Payoff Statements (real estate only).....	\$10.00
Tax Levy/Garnishment.....	\$50.00
Health Savings Account.....	\$1.25/month
Safe Deposit Box.....	Fees vary based upon size of box
Copy Fees.....	\$0.25/page
Fax Machine.....	\$1.00/page
Notary Service.....	\$0
Gift Card.....	\$3.00**
Counter Checks.....	\$0.50/check**
Medallion Signature Guarantee.....	\$75.00 (customers only)
Safe Deposit Key Replacement.....	\$20.00
Safe Deposit Box Drilling.....	\$100.00

Non-Customer Fees

Check Cashing Fee for Non-Customers (on-us checks only)	
under \$100.00.....	\$0
\$100.00 - \$999.99.....	\$5.00
\$1,000.00 and above.....	\$10.00
Coin Counting.....	\$0/5% or \$5 minimum

* Applicable sales tax
 ** Non-customer
 *** These fees apply to items created by check, in-person withdrawal, ATM withdrawal or other electronic means.