

General Fees

Account History	no charge
Address Locator	no charge
Bill Payer Stop Payment	\$29/item
Bill Payer NSF Return Item	\$29/item (per presentment)
Cashier's Checks	
Payable to account holder:	
1 st check per day	no charge
More than one check per day	\$5/check
Not payable to account holder	\$5/check
Collection Item	\$15/item
Escheat (abandoned account)	\$2/account
Legal Order (levy, subpoena, etc.)	\$50/each
Money Orders (available up to \$1,000)	\$2/each
New Membership	\$5 (required to maintain membership, refunded upon account closure)
Non-sufficient Funds (NSF)	\$29/item (per presentment)
Overdraft	\$29/item
Returned Item (deposited or cashed)	\$20/item
Statement Copy	\$2/item
Stop Payment Order	\$29/item
Wire Transfer	
Continental US	\$20/each
International (US dollars)	\$40/each
International (local currency)	\$25/each
Incoming	no charge

Popmoney® (P2P)

Standard Transaction	no charge
Next Day Transaction	no charge

External Transfer (A2A)

Standard Transaction	no charge
Next Day Transaction	no charge

Shared Branching Transactions

1 st 4 per month.....	no charge
Additional transactions per month ...	\$2/each

Automated Teller Machine (ATM)

ATM Replacement Card	\$7.50/each (1 st one free)
Card Rush Delivery	\$25/additional
ATM Overdraft	\$29/each
ATM Out-of-network Transaction	
Up to 4 per month.....	no charge
5 or more per month.....	\$2/each
Under 23 years of age.....	no charge
(additional charge may be assessed by out-of-network providers; varies by merchant)	

Business Checking

Service Charge	\$12/month
Additional Services	Varies by product

Checking Accounts

Service Charge	
Simply Checking	no charge
Mobile Checking	\$3/month (no longer available)
Dividend Checking	\$7/month (no longer available)
Fresh Start Checking	\$10/month
Copy of Check/Draft	no charge
Counter Checks	\$5 for 9 checks and 3 deposit slips
Courtesy Coverage	\$29/item (\$145 per day maximum)
Overdraft Transfer (automatic)	\$5/each
Personalized Checks	Varies with style
Returned Check/Automatic Payment	\$29/item (per presentment)

Visa Debit Card

Debit Card Replacement	\$7.50/each
Debit Draft Copy	\$10/each
Foreign Transaction (fees assessed by Visa)	
Outside US	1% of transaction amount
In Foreign Currency	1% of transaction amount