



General Fees

Description	Fee
Overdraft/NSF Paid per Presentment	\$35 per max \$175 per day \$0 if item is less than \$50
Overdraft/NSF Returned per Presentment	\$35 per max \$175 per day \$0 if item is less than \$50
Daily Overdraft Accrual (Consumer)	\$6 per day starting on the 5th consecutive day the account is overdrawn
Daily Overdraft Accrual (Business)	\$1 per \$1,000 negative ledger balance starting on the 2nd consecutive day the account is overdrawn
Inactivity Fee - Checking Account per Month After 6 Months	\$5
Inactivity Fee - Savings Account per Month After 24 Months	\$5
Account Closure (within 90 days of opening)	\$30
Account Reconciliation/Research	\$50 per hour
Account Reopening	\$0 within 30 days of closure \$10 between 31 and 90
ATM/Debit Card Replacement	No charge \$40 rush
Overdraft Transfer / Sweep	\$5
Cash/Coin Processing	Customer: No fee Non-Customer: 1% per \$100, max \$500
Cashier's Check	\$6
Charge Back (returned item)	\$15
Temporary Checks	\$1 per check, Max 9 checks
Check Cashing - non-customer)	up to \$500 - \$5 between \$500.01-\$1,500 - \$10 over \$1,500.01 - \$15
Check Copy	\$5
Collection Fee per item	\$30
Verification of Deposit	\$0
Fax	\$5 min up to 5 pages, \$1 per page over 5
Auction Bank Guarantee Letter	\$20
IRA Early Closing/Transfer (per account)	\$30
Legal Processing Fee (Garnishments, Levies, Citations, etc.) (per action)	\$150
Money Order	\$5
Photocopies	\$.50 per page
Printed Statement Fee	\$5
Return Mail	\$0
Stop Payment	\$35
Safe Deposit Box Drilling Fee	\$150
Safe Deposit Box Replacement Key/ Lost Key	\$50
Safe Deposit Box Late Payment (per year)	\$10

Description	Fee
Safe Deposit Box Key Deposit (per box)	\$0
Wire Trace	\$80
Wire Transfer - Domestic	Incoming \$15 Outgoing \$35
Wire Transfer - International	Incoming \$15 Outgoing \$65
Wire Transfer Incoming - Business	Same as above
Incoming Wire Return (Incoming wire is not able to be posted)	\$25
License Plate Sticker (per sticker)	Customer \$5 Non-Customer \$7.50
Notary Service (Customer Only)	\$0
Foreign currency conversion fee	0.20%
Cross-border transaction fee	0.90%
Subordination Agreement	\$200
Telephone Funds Transfer	\$5 per transfer over the phone with a person. Free through VRU.
Night Deposit Bags	\$30
Night Deposit Keys	\$15
Coin Purchase (per roll) - Business	\$0.20
Coin & Currency Deposited (per \$100) - Business (First \$20k no charge)	\$0.15
Currency Purchase (per strap) - Business	\$0.20
Foreign Currency Purchase/Sell	\$35
Bad Address Fee	\$5



Treasury Management Fees	
Basic Account Fees	
Inclearing Check	\$0.15
Deposit Slip	\$0.50
Deposited Item	\$0.15
Incoming ACH Debit or Credit	\$0.25
Outgoing ACH Debit or Credit	\$0.25
ACH Origination	
ACH Monthly	\$25
ACH File	\$0.00
Per Originated Item	\$0.25
Return Items	\$2.50
Return Items (Unauthorized=R05, R07, R10, R11, R29, R51)	\$5
Correction/Notice of Change	\$1
Correction/Notice of Change-Non Compliance	\$10
Same-Day ACH per file	\$5
Same-Day ACH per item	\$1
Non-Compliance Fee	\$50
Positive Pay	
Positive Pay Monthly	\$25
Positive Pay Exception	\$0.25
Positive Pay Return	\$0.25
Positive Pay Issued Item Upload/Entry	\$0.00
Positive Pay File Upload	\$0.00
Positive Pay Manual Adjustment	\$5
Payee Positive Pay	\$20
Reverse Positive Pay	\$35
Remote Deposit Capture	
Remote Deposit Capture Monthly (includes free single-feed scanner)	\$25
Per Deposit (batch)	\$0.50
Per Check (deposited)	\$0.10
Additional Scanner	at cost
Additional Deposit Account	\$0.00
Non-Compliance Fee	\$100
Wire Transfers	
Online Wire-Domestic	\$15
Online Wire-International	\$50
Lockbox	
Setup Fee	\$250
Monthly Maintenance	\$100
Online Portal Access	\$25
Post Office Box Rental	At Cost
Per Item	\$0.35
Per Deposit (batch)	\$0.50
Per Check	\$0.15
Detail Sorting	\$0.25-\$0.75 (based on sort preference)
Matching/Stapling	\$0.10
Keyed entry	\$0.05
Correspondence	\$0.50
Special Handling	\$0.50
Misc/Other	
Deposit Account Control Agreement (DACA)	\$100
Deposit Pickup/Cash Pick-up & Delivery	Quote
Monthly Sweep	\$5
High Risk fees (Hard Charge, Cannot be offset by any credits. Per Account fee.)	
ATM on Premise - Bank supplies cash for loading	\$35 plus cash supplied fees
ATM on Premise - Bank does not manage loading	\$50
Multi-ATM Owner	Quote
MSB	\$750
Cash Intensive Business	\$500

