

## Deposit Products, Services, and Fees

Deposit	
Products	Services
Checking	ATM
Cash Rewards Checking	BillPay
Money Market	Debit Card
Business Checking	Online/Mobile Banking
Savings	Pay Ring
Business Savings	Wires
Community Development Financial Institution (CDFI) Certificates of Deposit	Zelle
Personal Certificates of Deposit	
Business Certificates of Deposit	

**Schedule of Fees\* as of 2/15/22**

Account Research	\$20.00/Hour
Activity Statement	\$0.00
Cashier's Checks	\$0.00
Money Order	\$0.00
Dormant Account (Per month)	\$5.00
Fax /Photocopies	\$0.00
Foreign Collections (customers only)	\$0.00 plus correspondent
Outgoing Collections (customers only)	\$0.00 plus correspondent
Overdraft Charge/Return Non-Sufficient Funds: Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	\$0.00 per item
Legal Levies and Garnishments	\$100.00
Stop Payment	\$20.00
Wire Transfer Outgoing Foreign (customers)	\$35.00 plus correspondent
Wire Transfer Outgoing Domestic (customers)	\$25.00 plus correspondent
Wire Transfer Incoming (customers)	\$0.00 plus correspondent
Return Deposited Item	\$10.00
Photocopy of Check / Statement	\$0.00
Activity Printout	\$0.00
Account Reconciliation	\$30.00/Hour
Excessive Check Fee (Money Market Accounts)	\$0.00

\*Schedule of Fees is not applicable to Certificates of Deposit.