



Fee Schedule

As of February 1, 2022

Commercial Checking

Service Charges		
Monthly Maintenance:	\$	7.00 *
Per Check Paid	\$	0.15
Per Deposited Item	\$	0.05
* Credit allowance for monthly maintenance applied against service charges for the month.		
Transfer	\$	5.00
Stop Payment Fee	\$	10.00
ACH Stop Payment Return Fee	\$	10.00
Overdraft Fee (daily)	\$	40.00 **

Insured Money Market Account

Monthly Maintenance	\$	6.00 *
*Per month if balance falls below \$100.00		
Transfer	\$	5.00
Stop Payment Fee	\$	10.00
ACH Stop Payment Return Fee	\$	10.00
Overdraft Fee (daily)	\$	40.00 **

Wire Transfer Fees

Incoming wires	\$	4.00
Outgoing (Domestic)	\$	35.00
Outgoing (International)	\$	100.00

Passbook Savings***

Transfer Fee	\$	5.00
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\$5.00 per quarter maintenance fee on the accounts with no activity for one year or when balance falls below \$100.00 on any day during that quarter

** At the discretion of management, daily overdraft fees for accounts that are overdrawn beyond 1 day may be increased to an annual percentage rate of Prime +2.50% times the overdraft balance for each day the account remains overdrawn.

Personal Checking

Monthly Maintenance:	\$	6.00 *
Transfer	\$	5.00
Overdraft Fee (daily)	\$	40.00 **
Stop Payment Fee	\$	10.00
ACH Stop Payment Return Fee	\$	10.00

* Fees waived if \$500.00 minimum daily balance is maintained or \$2,000.00 minimum balance in related savings account.

** At the discretion of management, daily overdraft fees for accounts that are overdrawn beyond 1 day may be increased to an annual percentage rate of Prime +2.50% times the overdraft balance for each day the account remains overdrawn.

Wire Transfer Fees

Incoming Wires	\$	4.00
Outgoing (Domestic)	\$	35.00
Outgoing (International)	\$	100.00

Passbook Savings***

Transfer Fee	\$	5.00
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***\$5.00 per quarter maintenance fee on the accounts with no activity for one year or when balance falls below \$100.00 on any day during that quarter