FEE SCHEDULE EFFECTIVE JANUARY 1, 2026

Overdraft Fees:

Overdraft created by items or transactions including, but not limited to, checks (including re-presented checks), ACH (including ACH transactions initiated after a first ACH is returned), in-person withdrawals, ATM withdrawals, or other withdrawals or transfers by electronic or other means (collectively "item").

Overdraft Fee..... $30.00
- fee assessed for each item paid[1]

Continuous Overdraft Fee..... $5.00
- fee assessed each day accounts that remain overdrawn for more than 5 consecutive business days

Wire Transfer Fees:

Domestic Wire Transfer Fee (the following fees will be disclosed as "Domestic Wire Transfer Fee" on your periodic statement)
- for each incoming wire transfer $10.00
- for each outgoing wire transfer..... $20.00

Foreign Wire Transfer Fee (the following fees will be disclosed as "Foreign Wire Transfer Fee" on your periodic statement)
- for each incoming wire transfer..... $10.00
- for each outgoing wire transfer sent in US dollars..... $75.00
- for each outgoing wire transfer sent in foreign currency..... $50.00

Card Services:

Debit Card Express Delivery..... $80.00
Debit Card Local Image Fee..... $5.00
Debit Card Custom Image Fee..... $10.00

Other Fees:

Cashiers Check Fee per check..... $5.00
Early Closing Fee..... $10.00
- if account is closed within the first 90 days

Levy/Garnishment Fee per request..... $75.00
Stop Payment Fee each item..... $30.00
Unclaimed Property Fee.....Varies by state

Products and services may vary by branch. Not all fees are listed. Unclaimed property fees are based on state escheatment laws. Fees are subject to change at the bank's discretion. Contact your local branch if you have questions.

[1] No Overdraft Fee will be charged for debit card transaction requests and ATM withdrawals that were pre-authorized with a positive current balance and post with a negative current balance. An Overdraft Fee is not charged when the amount of the item is two ($2.00) dollars or less. An Overdraft Fee is not charged when the balance after posting each item is overdrawn ten ($10.00) dollars or less. You will not be charged more than a total of five (5) Overdraft Fees and one (1) Continuous Overdraft Fee per business day for any one account.

Member FDIC