

Account Service Charges and Miscellaneous Fees

The Following Fees May be Assessed to Your Account. Some Fees May be Subject to State and Local Sales Tax if applicable.

Effective date as of February 2, 2026

Account Service Fees

*Dormant Account Checking 6 Months No Activity	\$10.00 per month
*Dormant Account Savings 12 Months No Activity	\$10.00 per month
*Dormant Account Money Market 18 Months No Activity	\$10.00 per month
Early Closure Within First 90 Days	\$25.00
Closing Negative Account	\$30.00

Excessive Withdrawal Fee

*Savings - Excess of 8 Per Month	\$12.00 per transaction
*Money Market - Excess 8 Per Month	\$12.00 per transaction

Statements

*Paper Statements –Momentum, Everyday Checking, Budget Checking	\$5.00
Additional Paper Statements	\$5.00

ATM Debit Card Fees

Card Replacement	\$13.00
*Rush Order	\$50.00 + shipping
Temporary Card Block	\$3.00
*Foreign ATM Fee – Outside Shazam Privilege Network	\$1.50 per transaction

Online Banking – Bill Pay

*16 or More Bill Payments Per Month	\$1.25 per item
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Non-Sufficient Funds/Overdraft Fees

*Item/Check Returned or Paid	\$36.00
*Returned Deposit Item – Business Accounts Only	\$10.00
*Overdraft or Sweep Protection	\$5.00

Teller Service Fees

Money Orders – Not Payable to Account Holder	\$8.00
Cashier Checks – Not Payable to Account Holder	\$8.00
*Counter Checks Printing	\$1.00 each
*Notary Fee – Customer	\$5.00
*Notary Fee – Non-Customer	\$10.00
Foreign Currency – Purchase	\$30.00
Foreign Currency – Exchange	\$20.00
Wire Transfers	
Incoming	\$18.00
Outgoing Domestic	\$40.00
Outgoing International	\$55.00

Misc. Fees

*Returned Mail – Bad Address	\$10.00 per item
Stop Payment	\$34.00
*Account Research Per Hour (1 Hour Min. Charge)	\$55.00
*Statement Image Research & Printing	\$2.00 per statement
*Photo Copies	\$1.00 per page
Collection Checks	\$45.00
Garnishment/Levies	\$85.00
*QuickChek (Accounting Services/Month Min.)	\$45.00
*Locking Bag	\$35.00
*Non-Locking Zipper Bag	\$5.00
*Night Depository Key	\$25.00

Safe Deposit Box

Multiple Box Sizes Available	Prices May Vary by Size
Drilled Box Fee	Prices May Vary by Market
Lost Key Replacement	Prices May Vary by Market
Monthly Late Payment Fee (30 Day Grace)	\$10.00 per month

***Indicates a change in fee as of 02/02/2026**

Overdraft and Return Item Fees are charged whenever a payment is submitted and the account balance is insufficient to cover the amount, regardless of how many times the item is presented. This applies to transactions made by check, in-person withdrawals, ATM withdrawals, returned deposits, or other electronic methods. Keep in mind that some items may be submitted multiple times, and we do not track or control the number of times an item is resubmitted for payment. Accounts can become dormant if withdrawals or deposits are not performed during specified period.