



Fee Schedule

Effective January 21, 2026

Description	Fee
Bill Payment	Free
Cashier's Check*	\$10.00
Check Image Copy*	\$5.00
Collection Item*	\$25.00
Counter Check*	\$1.00 Per Check
Debit Card Replacement*	\$7.00
Dormant Account	\$10.00 Per Month
Escheatment Processing	\$50.00
E-Statement	Free
Incoming Domestic Wire*	\$15.00
Outgoing Domestic Wire*	\$25.00
Incoming International Wire*	\$20.00
Outgoing International Wire*	\$40.00
Insufficient Funds Fee**	\$15.00 Per Item
IOLTA Remittance Processing	\$35.00
Legal Research	\$100.00 Per Hour
Levy	\$100.00
Overdraft Fee Transfer*	\$10.00 Per Transfer
Positive Pay (Business Only)	\$35.00 Per Account, Per Month
Remote Deposit Capture Terminal	\$50.00 Per Month
Research Request	\$30.00
Returned Deposit Item	\$15.00
Safe Deposit Box Drilling	\$150.00 plus any related expenses
Safe Deposit Box Lost Key	\$25.00 Per Key
Statement Copy*	\$5.00
Stop Payment*	\$30.00
Subpoena Response	\$100.00 Per Hour
Telephone Transfers	Free

***Waived for Qualifying VIP Relationships**



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****Insufficient Funds Fee - Overdraft Fee \$15.00**

If an electronic or paper debit item is presented for payment when there are insufficient available funds in your account, we may either pay the item and create an overdraft or return the item unpaid. In either case, you agree we may charge a \$15.00 fee each time the item is presented or re-presented for payment. You may incur multiple \$15.00 fees if the same item is presented multiple times against insufficient funds. Items presented in the amount of \$50.00 or less may be paid or returned without incurring an Insufficient Funds Fee or Overdraft Fee.

Posting Order of Items

The law permits us to pay items (also referred to as "the process of posting drawn on your account in any order." The term "items" includes checks, drafts, electronic transfers, ACH transactions, debit card purchases, ATM withdrawals, and other authorized withdrawals in any order. Preauthorized withdrawals encompass those initiated via telephone, online banking, or similar methods. Transactions are posted at the end of each day in grouped categories, rather than in the order they occurred. If your account balance remains above zero, the posting order is inconsequential. However, if your balance falls below zero, the posting order determines which items may overdraw your account or be returned unpaid. You should be aware that we do not display deposit "holds" or distinguish between "available" and "unavailable" funds in your account balance on your monthly statement. When you review your statement at a later date, it could appear that you had enough available funds in your account to cover a debit for which we charged a fee when, actually, sufficient funds were not available.

Posting Order	Transaction Type	Order in Which They Post
First	Deposits	For information on the availability of funds in your deposit, please refer to our Funds Availability Disclosure
Second	Bank Fees	Highest to lowest
Third	ATM Withdrawals, ATM Transfers, Debit Card Transactions, Outgoing Wires, Checks Cashed at the Teller Line, Internal Transfers	These transactions are generally not returnable and are posted in date/time order as received.
Fourth	ACH Debits	Highest to lowest
Fifth	Checks	Highest to lowest

Debit Cards – Pending Transaction Holds

The rules of Visa and Mastercard and other payment processing networks permit merchants to place holds on your account for pending electronic transactions such as hotels or rental car deposits, and/or purchases using your debit card. These holds reduce your available balance and may cause your account to become overdrawn. When using your debit card – with or without your signature to make a purchase, a hold will be placed on your account for the amount of the pending transaction. We will consider pending transactions as funds spent and unavailable to be used to pay for items drawn on your account. "Pending" debit card transactions will usually post to your account within 1 to 3 business days after the transaction.