

Personal Account Fee Schedule



Account related fees

Anytime Credit annual fee	\$35.00
ATM non-MoneyPass® withdrawal (each) ¹	\$2.75
ATM/POS surcharge ²	Varies by merchant
Bill Pay – Expedited payment (per bill payment)	\$15.95
CheckView statement (per month) ³	\$2.00
Closed account fee (within first 6 months)	\$30.00
Copy Requests	
Item copies per page (check copies deposited items, returned items)	\$5.00
Statement and CheckView copy	\$5.00
Counter checks (per page)	\$2.00
Debit card reissue (per card)	\$5.00
Debit Card Express Mail	\$25.00
Escheatment/unclaimed property fee ⁴	\$40.00
IRA transfer fee (per account)	\$50.00
Monthly Service Fee	See Product Terms disclosure
Online Banking / Bill Pay	No charge
Overdraft (per item) ⁵ (\$140 maximum per day)	\$35.00
Automatic Transfer Advantage Fee (ea.)	\$10.00
Research request (per hour)	\$60.00
Requests sent via CD-ROM	\$10.00
Statement processing - Multiple mail requests (each)	\$2.00
Stop payments (each)	\$35.00

Other service fees

Amortization schedule (per schedule)	\$10.00
Bond coupons (per envelope)	\$15.00
Check cashing (customers only)	No charge
Check collections – incoming/outgoing (per item)	\$30.00
Checking printing	Varies on check style/design
Fax – Out (per page)	\$2.00

International

Canadian checks in CAD or USD funds:	
(CAD denominated)	Exchange rates + \$1.00
Canadian currency ⁶	Exchange rates + \$6.00
Courier fee – domestic	\$35.00
Foreign Check Collections ⁷ (we buy)	Exchange rates + \$70.00
Other currency ⁶	Exchange rates + \$25.00
Returned checks – Canadian or foreign	\$21.00
Stop payments:	\$30.00 each + correspondent bank fees
EFT Service Charge – debit card:	2% of purchase
Wire transfers – incoming (per wire)	\$20.00
Wire transfers – outgoing (per wire)	\$30.00
Levy or garnishment (each)	\$125.00
Notary public (customers only)	No charge
Official checks (per check)	\$5.00
Photocopies (per page)	\$1.00
Special handling	Ask for pricing
Safe deposit box	
Drill lock (+ drilling cost)	Ask for pricing
Late fee (per late payment)	Ask for pricing
Lost key (per key)	Ask for pricing
Rental	Ask for pricing
Signature guarantee (customers only)	No charge
Undeliverable mail (per month) ³	\$5.00
Wire transfer – domestic	
Book transfer	\$15.00
Incoming	\$15.00
Outgoing	\$25.00
Wire notification (email or mail)	No charge