



## Consumer Service Fee Schedule Effective Oct 6, 2025

### Account Services

Account Balancing (per hour-one hour minimum)	\$20.00
Early Closure fee (within first 90 days)	\$20.00
Account Research (per hour-one hour minimum)	\$20.00
Check Order	prices will vary
Stop Payment Fee (per item-electronic or check)	\$35.00
Paid in Full Letter for charged off account	\$20.00
Dormant Fee Checking (12 months no activity and balance below \$500)	\$10.00
Dormant Fee Savings/Money Market/Health Savings (24 months no activity and balance below \$500)	\$10.00
Deposit Verification Fee	\$10.00
Returned Mail Fee	\$ 5.00
IRA Transfer Fee	\$50.00
Standard ACH Origination Fee	\$ 3.00
Same Day ACH Origination Fee	\$20.00

### Returned and Rejected Items

Return Deposited Item Fee (deposited item returned)	\$ 8.00
NSF: Return Fee (item not paid)	\$35.00
NSF: Overdraft Fee (item paid)	\$35.00

*For Personal Checking Accounts Only:*

•Bank will not charge an **Overdraft Fee** if an item overdraws an account by \$10.00 or less. Otherwise, bank charges the fee for each item.

•Bank will not charge more than 5 **Overdraft Fees** per day.

### Statement Options

Duplicate Statement Copy (per statement)	\$ 3.00
BankOn Statement Copy (per statement)	\$ 2.00

### Visa ATM/Debit Card

ATM Service Charge for Non Guaranty Bank ATM Inquiry	\$ 2.50
ATM Service Charge for Non Guaranty Bank ATM Withdrawal	\$ 2.50
ATM/Debit Card Replacement Fee	\$10.00
Debit Card Emergency Increase	\$ 5.00
Expedited Debit Card Replacement	\$75.00

### Wire Transfers (for customers only)

Foreign Wire	\$55.00
Incoming Wire	\$15.00
Outgoing Wire	\$30.00

### Bank Issued Checks

Official Checks	\$ 5.00
Check Printing Charge (counter checks price for 4)	\$ 1.00

### Miscellaneous Services

Collections-Foreign Items	\$75.00
Collections-Domestic Items	\$20.00
Fax - Incoming or Outgoing (per page)	\$ 1.00
Photocopies (per page)	\$ 1.00
Garnishments/Levy Fee	\$60.00
Subpoenas/Summonses Appearance (per hour)	\$75.00
Notary Services (Non-Customers)	\$ 5.00
Gift Card	\$ 3.50
Reloadable Prepaid Card	\$ 5.00
Secondary Reloadable Prepaid Card (tied to primary)	\$ 2.50
Deposits to Reloadable Prepaid Card	\$ 3.00

### Safe Deposit Boxes (not all sizes available at all locations)

3x5	\$25.00
5x5	\$35.00
3x10	\$40.00
5x10	\$60.00
10x10	\$80.00
16x10	\$100.00
Safe Deposit Late fee	\$20.00
Drilling Fee/Replacement Key	\$100.00

\*Fees highlighted have changed.

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