



FEE SCHEDULE

Effective May 6, 2024

(adverse changes are indicated in bold italics)

PERSONAL ONLINE & MOBILE BANKING	FREE
External Funds Transfer Inbound	FREE
External Funds Transfer Outbound (\$0.00 - \$1,000.00)	FREE
<i>External Funds Transfer Outbound (greater than \$1,000.00)</i>	\$10.00
<i>Expedited Funds Transfer Outbound</i>	\$15.00
MX Personal Financial Management	FREE
Mobile Banking (text, web, app)	FREE
Mobile Deposit	FREE
Online Banking	FREE
Bill Pay	FREE
Bill Pay Stop Payment	\$30.00
Bill Pay Returned Item Fee	\$30.00
BUSINESS ONLINE BANKING	FREE
Bill Pay Stop Payment	\$30.00
Bill Pay Returned Item	\$30.00
OTHER FEES	
<i>Account Closing Fee (account closed within 90 days of opening)</i>	\$25.00
<i>Account Inactivity Fee (monthly fee applicable to Checking or Money Market Accounts, excluding Lifeline 18/65, after 18 months of inactivity)</i>	\$5.00
<i>ATM/Debit Card Replacement Card</i>	\$20.00
<i>ATM/Debit Card Expedited</i>	\$40.00
ATM/Debit Card Withdrawal at Foreign Locations	FREE
Bank Check	\$5.00
Bank Money Order	\$2.00
Check Printing Costs	Variable
Collection Item - Foreign (Canadian)	\$20.00
<i>Collection Item - Foreign (Non-Canadian)</i>	\$50.00
<i>Escheatment Processing Fee (abandoned property)</i>	\$75.00
Insufficient Funds Fees* (charged if item is returned)	
Insufficient Funds Fee	\$30.00
Insufficient Funds Fee (Business)	\$30.00
Insufficient Funds Fee on Lifeline 18/65 Checking, Freedom or Student Checking	\$5.00

IRA Liquidation Fee (per plan)	\$50.00
Levy Fee	\$75.00
Lost Passbook Fee	\$10.00
Overdraft Fees* (charged if item is paid)	
Overdraft Fee	\$30.00
Overdraft Item on Lifeline 18/65 Checking or Freedom Checking "Overdraft Fee"	\$5.00
Overdraft Transfer Fee: Overdraft Transfer Service Fee (per day)	\$5.00
Research (hourly fee; 15 minute minimum charge of \$8.00)	\$32.00
Recreated Statement Fee	\$5.00
Stop Payment Fee	\$30.00
Wire Transfer Fees	
Wire Transfer Outgoing (Domestic)	\$25.00
Wire Transfer Outgoing (International)	\$50.00
Wire Transfer Incoming (Domestic)	\$12.00
Wire Transfer Incoming (International)	\$50.00
SAFE DEPOSIT	
Safe Deposit 5 x 5	\$60.00
Safe Deposit 3 x 5	\$45.00
Safe Deposit 3 x 10	\$70.00
Safe Deposit 5 x 10	\$100.00
Safe Deposit 10 x 10	\$140.00
Safe Deposit Drill Fee	Variable
Safe Deposit Surrender With One Lost Key or Key Replacement	\$25.00
Safe Deposit Surrender Without Keys	Variable

*These fees are charged when an item is presented and represented by check, in person withdrawal, ATM withdrawal, or other electronic means and you do not have Overdraft Protection Services.