

Deposit Account Fee Schedule

Effective 12-1-2025

Overdraft Fees

OD Protection Transfer fee – per transfer	\$6.00
Insufficient Funds ("NSF") Charge – per item ¹	\$33.00
Uncollected Funds ("UCF") Charge – per item ¹	\$33.00

ATM/Debit Card Fees

Replacement Debit Card Fee	\$15.00
ATM Inquiry Service Charge ²	\$0.50
ATM Withdrawal Service Charge ²	\$1.00

Checks

Charge Per Check (Basic Business Checking only)	\$0.10
Check Copies – per check	\$5.00
Deposited Item Returned Unpaid – per item	\$7.14
Domestic Check Collection fee – per item	\$20.00
Harland Clarke Check Orders ³	varies
Temporary Checks – per page	\$3.00

Wire Transfers

Incoming Wire – Domestic	\$15.00
Outgoing Wire – Domestic	\$30.00
Incoming Wire – Foreign	\$30.00
Outgoing Wire – Foreign	\$40.00

Safe Deposit Boxes*

Rent Assessment Transaction – annual fee	
Small (2X5)	\$40.00
Medium (3X5)	\$50.00
Large (5X5)	\$60.00
X-Large (3X10)	\$70.00
Jumbo (5X10)	\$100.00
Late Charge Assessment	\$20.00
Safe Deposit Lost Key	\$30.00
Safe Deposit Drill Fee – per box	\$300.00

Miscellaneous Fees and Charges

Abandoned Property Fee (3 years of no activity) ³	\$75.00
Bill Pay – Overnight Check Payment Fee ⁴	\$20.00
Bill Pay – Same Day Rush Delivery (electronic) ⁴	\$15.00
Dormant Account Fee – per month (12 months of no activity) ³	\$5.00
Early Closeout Fee (closed within 6 months of opening) ³	\$20.00
Foreign Check Collection – per item	\$35.00
Foreign Currency Orders / Exchanges	\$20.00
IRA Outgoing Transfer fee – per transfer	\$50.00
Night Depository Replacement Key	\$10.00
Official Check/Money Order Fee ⁵	\$5.00
Monthly Service Charge ⁶	\$4.00
Photocopies / Fax Request	\$2.00
Research Fee – hourly (1/2 hour minimum)	\$50.00
Return Mail Fee	\$5.00
Statement Copies – per statement	\$5.00
Stop Payment Fee	\$30.00
Tax Levy Fee – per account	\$150.00

1. NSF/UCF fees may be incurred on paid or returned items including checks, ATM/Debit Card transactions, internet banking transactions (i.e. Bill Pay), in-branch or automatic withdrawals, or other electronic means. Maximum of 5 NSF/UCF fees per day. No fees assessed for transactions under \$10.00. An item returned unpaid due to NSF/UCF funds may be presented one time with an NSF/UCF fee being assessed. 18-65⁷ Account Types^{**} will be charged \$5.00 per item.

2. Charge per inquiry/transaction. Fees waived for Free Checking Plus, 18-65 Free Checking Plus, Teen Checking, and Business Free Checking Plus account types.

3. Fees waived for 18-65 account types^{**} (checkbook orders waived for basic style checks only).

4. Fees charged per payment. Transaction type and availability is based on merchant and merchant cut-off times.

5. One free bank check or one free money order per day for customers 65 years of age or older.

6. Fee waived with enrollment in online banking with estatements.

* Safe Deposit Box contents are not FDIC or DIF insured; not all branch locations offer Safe Deposit Boxes

**18/65 Account Types: 18-65 Free Checking Plus, 18-65 NOW Checking, 18-65 Statement Savings, High Five Savings, and Teen Checking



**North
Brookfield
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