



Common Features

The following fees may be assessed against your account.

CARD FEES

Debit Card replacement	\$10.00
Expedited Debit Card replacement	\$40.00

OTHER FEES

Account closure fee for accounts closed within 90 days	\$20.00
Account reconciliation fee per hour (min \$30)	\$30.00
Account Research per hour (min \$30)	\$30.00
Automatic transfer of funds from one account to another	\$5.00
Cashier's check	\$4.00
Christmas Club early withdrawal fee	\$15.00
Coin Counting (min \$5)	10% of Total
Copies per page	\$1.00
Dormant Account Fee (monthly)	\$5.00
Foreign Currency Order	\$20.00
Garnishments & Levies	\$100.00
Night Deposit bag (locking) first free; each additional	\$15.00
Night Deposit key first free; each additional	\$5.00
Statement Reproduction per statement.....	\$5.00
Notary Service	\$2.00
Personal Money Order	\$4.00
Statement reproduction per statement	\$5.00
Stop Payments (each)	\$25.00
Telephone transfer request	\$5.00
Vault Restocking fee (min \$50)	\$2.00 per \$1,000.00

OVERDRAFT FEES

Paid Item fee* (each)	\$35.00
Returned Item fee** (each)	\$35.00

*A paid or returned item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means. The same item may be present more than once by the merchant and cause multiple fees.

WIRE FEES

Outgoing	\$25.00
Incoming	\$15.00
International	\$75.00

CONTINUED ON REVERSE »

SAFE DEPOSIT BOX FEES

Drilling Charge	\$300.00
Late Payment after 30 days (per month)	\$20.00
Auto Debit Discount	\$5.00

SAFE DEPOSIT BOX RENTAL FEES PER YEAR

Alto Pass Branch

Small	\$15.00
Large	\$25.00
X Large	\$35.00

Other Branches

3X5 (Harrisburg only).....	\$30.00
3X10 (Harrisburg only).....	\$45.00
5X10	\$55.00
7X10	\$75.00
10X10	\$85.00

Accrued service charges on deposit accounts will be charged even if there is not enough money in the account to cover the service charge. This could cause an overdraft on your account. You agree to pay all costs we incur to collect a debt, such as an overdraft or charge-off balance on your account.