



Service Charges

Customer Use

All charges are per item, per presentment, unless otherwise specified.

Please be aware an item may be presented and returned multiple times and we do not monitor or control the number of times an item is presented for payment.

<u>Service</u>	<u>Charge</u>	<u>Explanation</u>
Account Reconciling Service	\$20 per hour	Minimum charge \$20
Account Research	\$25 per hour \$0.20 per document	Minimum charge \$25
ACH Activity Notice	\$1 per notice	Notice of ACH Deposit or Debit sent to customer
ACH Returned Deposit Item Charge	\$5.00 per item	ACH item returned unpaid (Charge Back Item)
ATM Transactions	No Charge	At all Starion owned and MoneyPass Network ATMs; Other MoneyPass locations may assess a surcharge fee by ATM owner.
Auto Sweep Mailed Notice	\$3 each	Mailed notice for each automatic sweep occurrence
Cash Card or Check Card Replacement Charge	\$7.50	Reissue of lost or damaged cards
Check Card Rush Order Charge	\$30.00	
Cashier's Checks	\$5 each	\$8 conversion of on-us check for non-customers
Closed Account Charge -Bank Closed	\$25	Due to NSF's -If open LESS than 6 months
Closed Account Charge -By Customer	\$25	If open LESS than 6 months
Copies	\$0.20 per page	
Continuous Overdrawn Fee	\$33 ¹	Applied each 5th consecutive business day the account remains continuously overdrawn. There is no limit on the number of Continuous Overdrawn Fees which can be charged. No Continuous Overdrawn Fee will be charged if the account remains continuously overdrawn between \$0.00 and -\$5.00
Deposit Bags	\$6 -Zipper \$35 -Locking	Larger bags available at additional cost
Excess Withdrawal Charge -Money Market Savings Excess Withdrawal Charge -Regular & Discovery Excess Withdrawal Charge -Youth Savings	\$5.95 per item \$2.95 per item \$0.95 per item	On each withdrawal or transfer after 6 per month
Fax Services	\$3 first page	PLUS \$1.00 each additional page
Garnishment Processing	\$25	
Gift Card	\$3	VISA credit card; \$10-\$1,000 limits
Inactive Account Charge -Checking	\$10 per month ³	No activity for 12 months and balance is below \$1000
Inactive Account Charge -Savings	\$10 per month ³	No activity for 12 months and balance is below \$1000
Inactive Account Charge -Youth Savings	\$10 per month ³	No activity for 12 months and balance is below \$50
IRA Plan Termination	\$25	Closing all IRA accounts and terminating plan
Levy Processing	\$75	
Loan Extension Fee	\$50	Charge for an extension
Non-readable Check Charge	\$5 per statement plus 5 cents per item	Checks not ordered through Starion and unreadable MICR (manually processed)
NSF Fee - Overdrawn returned items or transactions	\$33 per item ^{1,2}	Checking or Savings Accounts
Online Banking	Free	
Online Banking -Bill Payment	Free	
Online Banking -Zelle	Free	
Online Banking -Overnight checks	\$14.95 per check	If check is requested for overnight mailing (Bill Pay)

Online Banking -Same Day Bill Pay	\$9.95 per item	Same day ACH/Bill Payment request
Overdraft Fee - Overdrawn paid items or transactions	\$33 per item ²	Checking or Savings Accounts
Ready Credit Advance Charge	\$7.50 Per advance	
Ready Credit Annual Charge	\$25 per year	Assessed every July 1 st
Safe Deposit Box - Drilling- Miscellaneous Fee	Varies	Customer responsible for all expenses of opening the box, changing the lock and/or replacing the key(s). This may include milage.
Safe Deposit Box - Key Replacement-Miscellaneous Fee	Varies	Customer responsible for all expenses of opening the box, changing the lock and/or replacing the key(s). This may include milage.
Safe Deposit Box - Late Payment Fee	\$10	After 30 days
Special Handling Charge - All Accts	\$20 per month	Monitoring checks for 2 signatures required over \$10,000
Special Handling Charge - Business Accts	\$10 per month	Return item handling -Sent to collections
Special Handling Charge - Business Accts	\$30 per month	Return Item handling AND 2 signatures required monitoring
Statement -Additional Statement Charge	\$3 per month	Duplicate statement mailed to another address
Stop Payment Charge	\$30 per request	Checks, ACH debits, Misc. Debits, & Online Banking requests
Transfer Notice	\$3 per transfer	Notice generated for funds transfers between accounts
Travel Money Card	\$9.95 \$4.95 \$4.95	Visa debit card: \$20 - \$3,000 limits Reloads up to \$3,000 Monthly maintenance fee, waived for the first 3 months and no fee in any month with a load.
Wire Transfers -Domestic (Incoming and Outgoing)	\$20 each	
Wire Transfers -International (Outgoing)	\$55	
Wire Transfers -Special Handling	\$10 Additional Fee	If applicable

1. An item may be presented and returned multiple times, resulting in multiple fees. The Bank does not monitor or control the number of times an item is presented for payment and there is no limit on the number of NSF Fees which can be assessed for an item, if the same item is presented for payment multiple times. You agree an NSF Fee may be charged each time an NSF item is presented and returned, regardless of the number of times the NSF item is presented and returned, or if the NSF item is later covered by the Bank, in its discretion, as an overdraft. This means multiple NSF Fees, as well as an Overdraft Fee, could be incurred for the same NSF item if it is presented and returned multiple times for payment.
2. Maximum of 6 Overdraft Fees and/or NSF Fees combined may be charged per day. Overdrafts and/or NSF's can be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. For consumer accounts we will only charge an Overdraft Fee for overdrafts caused by ATM withdrawals or one-time debit card transactions if opted-in to that service. No Overdraft Fees will be charged for covered items resulting in an overdrawn balance between \$0.00 and \$-5.00.
3. Inactive Account Charge continues to be assessed when the account becomes dormant.