

	BANK1	Bank2	Bank3	Bank4
Overdraft				
NSF/Overdraft Fee	\$18-\$37	\$35(max \$350/day)	\$25-\$36	\$40.00
NSF/Account Closed	\$20.00			\$40.00
NSF/Negative Balance Fee- Continuous O.D.	\$10/5 bus days	\$35 after 5 days	\$7/day max\$98	\$40.00
Returned Deposit Items	\$15.00	\$6.00	\$10.00	\$8.00
Share/Savings Transfer	\$5.00	\$10.00	\$10.00	\$10.00
Cash Advance/Line of Credit Transfer	\$5.00	\$10.00	\$10.00	\$10.00
Credit Cards				
Annual Fee	disc. until june	\$0-129	\$0-\$50	\$0-\$29
Returned Payment Check	disc. until june	\$35.00	\$35.00	\$39.00
Over the Limit ¹	disc. until june	interest incr.	\$0.00	\$39.00
Late Payment ¹	disc. until june	\$39.00	\$15-39	\$39.00
Minimum Finance Charge	disc. until june	\$1.5/month	\$1.50	\$1.00
Cash Advance	disc. until june	4%/\$10	4%/\$10	4%/\$20
Visa Sales Slip Copies	disc. until june	\$5>1	NA	
Card Replacement				
ATM/Debit Card	\$0.00-\$10.00	\$0.00	\$7.50	\$5.00
Credit Card	disc. until june	\$0.00	\$0.00	\$0.00
PIN Replacement	\$0.00	\$0.00	\$0.00	\$0.00
ATM Transaction fees				
Member/Customer				
Withdrawal	\$0.00	\$0.00	\$0.00	\$0.00
Inquiries	\$1.00	\$1 > 1/mo	\$0.00	\$1.00
Other ATM network/NON member				
Withdrawal	\$2.00	\$2.00	\$2-\$3.5/Reimburs	\$2.00
Inquiries	\$2.00	\$2.00	\$2-\$3.5/Reimburs	\$2.00
Point of Sale Transaction Fee	\$0.50-\$0.75	\$0.00	\$0.00	\$0.00
Online Banking and Bill Pay				
Online Banking	FREE	FREE	\$0.00	\$0.00
Bill Pay	\$2.95	\$9.95	\$0.00	\$0.00
Bill Pay - Relationship Pricing	1 mo Free	\$9.95	\$0.00	\$0.00
Stop Payment	\$35.00	\$20.00	0-\$31	\$35.00
Check Copy-usually more than std	\$5.00	\$2.00	0,\$1,\$3	\$3>10
Commercial Fees				
Basic/Free Business Checking				
Minimum Required Balance	NONE	\$3,000.00	NONE	\$2,500.00
Monthly Service Fee	FREE	\$13.00	FREE	\$11.00

	BANK1	Bank2	Bank3	Bank4
Transaction Items¹				
First # free	75	150	200	\$150.00
Per Item over #	\$0.50	\$0.45	\$0.50	\$0.25
Deposited Items				
First # free	incl	\$10,000.00	incl	\$5,000.00
Per Item over #	incl	\$0.20	incl	\$0.12
Inclearing Items				
First # free	incl	150	incl	incl
Per Item over #	incl	\$0.45	incl	incl
Pay Interest	NO	NO	NO	NO
Currency				
Rolled Coin	\$0.16	\$0.10	FREE	\$0.10
Currency Supplied or Deposited/\$100	\$0.16	\$0.08	FREE	\$0.50
Loose Currency Deposited per month	NONE	NONE	\$5k free /12c/\$10	\$0.055/\$100
			Specific Branch	
2 x 5	\$23.00	\$63.00	\$41.00	\$50.00
2 x 10	NA	\$131.00	NA	\$70.00
3 x 5	\$35.00	\$77.00	\$49.00	\$55.00
3 x 10	\$58.00	NA	\$74.00	\$75.00
4 x 5	NA	NA	\$35.00	NA
4 x 10	NA	NA	NA	\$105.00
5 x 5	\$46.00	\$105.00	\$59.00	\$75.00
5 x 10	\$87.00	\$174.00	\$91.00	\$110.00
10 x 10	\$133.00	\$224.00	\$168.00	\$155.00
Autopay Discount	Required	W/O add \$10	None	Required
Relationship Discount	1st year Free	Free 2x5, or -\$30	\$10-\$100 discour	Free 3x5, or \$25
Money Orders and Checks				
Money Orders	\$3.00	\$4.50 cust, or \$10	\$5.00	\$5.00
Certify a personal CHK - likely not available	\$15.00	\$0-\$7 cust. Only	\$8.00	\$8cust,or \$10
Travelers Checks for One Sign (Per \$100)	2.00%	Not Offered	2.00%	2.00%
Travelers Checks for Two Sign. (Per \$100)	3.00%	Not Offered	3.00%	3.00%
Gift Checks	\$2.50	Not Offered	\$2.50	\$3.95
Credit Union/Bank Checks				
CASHIERS Checks	\$15.00	\$0-\$7 cust. Only	\$8.00	\$8cust,or \$10
Documents				
Check Copy	\$5.00	\$3.00	\$0,\$1,\$3	\$5.00
Statement Copy	\$5.00	\$3.00	\$6.00	\$5.00
Account Inquiry/History	\$2.00	\$3.00	\$6.00	\$5.00
Photocopies	\$2.00	\$3.00	\$0,\$1,\$3	\$5.00
Fax Copy of Check	NA		\$6.00	\$5.00

Safe Deposit Box

2 x 5
 2 x 10
 3 x 5
 3 x 10
 4 x 5
 4 x 10
 5 x 5
 5 x 10
 10 x 10
 Autopay Discount
 Relationship Discount

Money Orders and Checks

Money Orders
 Certify a personal CHK - likely not available
 Travelers Checks for One Sign (Per \$100)
 Travelers Checks for Two Sign. (Per \$100)
 Gift Checks

Credit Union/Bank Checks

CASHIERS Checks

Documents

Check Copy
 Statement Copy
 Account Inquiry/History
 Photocopies
 Fax Copy of Check

	BANK1	Bank2	Bank3	Bank4
Other Faxed Information	NA		\$6.00	\$5.00
Account Research	\$25.00	\$30.00	\$30.00	\$40.00
Legal Attachments to Accounts	\$150.00	\$100.00	\$100.00	\$100.00
Miscellaneous Fees				
Early Closing Fee (Membership)	\$10/6mos	NA	\$25/6mos	
Dormant Account (Annual Fee)-Inactive	\$0/5 yrs	\$0/5 yrs	\$0.00	\$10/mo
Minimum Balance Fee-MM	\$10.00	\$10.00	\$10.00	\$20.00
Stop Payment				
Pre-Authorized and Checking	\$35.00	\$30.00	0-\$31	\$30.00
CU/Bank Checks	\$35.00	\$30.00	0-\$31	\$30.00
Non-customer check cashing	\$5.00	\$5.00	\$10.00	\$5.00
Western Union fees	NA	NA	NA	NA
Pay by Phone fee	\$12ck-\$20 card	\$0.00	\$10, no Card	\$0.00
Wire Transfers				
Incoming - Text ok	\$15.00	\$20.00	\$15.00	\$15.00
Outgoing - Text ok	\$30.00	\$30 domestic, \$45	\$25.00	\$25 dom/\$40 intl
CASH Management Fees				
ZBA – monthly	\$35	\$20	\$15	\$35
Sub acct	\$20	\$20	\$15	\$20
Controlled disbursement				
Monthly Fee	\$150	\$50	\$50	\$100
Per item	\$0.16	\$0.00	\$0.00	\$0.10
Fax Notify	\$50	\$75	\$75	\$75
Phone Notify	\$100	\$100	\$100	\$100
Positive Pay				
Setup	\$150	\$0	\$0	\$0
Monthly Fee	\$150	\$75	\$75	\$50
Per item	\$0.06	\$0.05	\$0.06	\$0.05
Account Reconciliation				
Monthly Fee	\$75	\$40	\$50	\$50
Per item	\$0.06	\$0.00	\$0.00	\$0.00
ACH & EDI				

	BANK1	Bank2	Bank3	Bank4
Monthly Fee	\$50	\$50	\$25	\$75
Per item	\$0.25	\$0 < 420	\$0.10	\$0.00
Tax Payment – Module				
Monthly Fee	None	\$29.95	\$15.95	\$29.95
EFTPS per item pmnt	see Wire Svc	\$2.50	\$2.00	\$2.50
Payroll Services				
Initial	90d Free	NA	NA	NA
Monthly Fee	\$29.95	\$39.95	\$35.00	\$29.95
Earnings credit				
\$10k-\$249,99	0.20%	0.20%	0.15%	0.25%
\$250k-\$ 999,999	0.30%	0.20%	0.25%	0.25%
>\$1 mill	0.40%	0.20%	0.35%	0.25%
Lockbox				
Monthly Fee	\$75	\$50	\$75	\$100
Per item	\$0.25	\$0.15	\$0.20	\$0.10
Escrow services -				