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# Miscellaneous Fees and Charges

## Account Services

	Cost
Account Activity Copy	\$3.00 each
Account Reconciliation/Research	\$25.00 per hour
ACH Returned Deposited Item	\$5.00
ACH Stop Payment	\$29.00
ACH Transfer Fee	\$5.00
Inactive/Dormant Account Fee <sup>^</sup>	\$5.00 per month, after one year
Multiple Statement Mailing	\$3.00 per statement
Overdraft Charge*	
Student Checking	\$15.00 per presentment
All Other Checking Accounts	\$29.00 per presentment
Overdraft Protection Transfer	\$5.00 per transfer
Premature Account Closure	\$15.00 (within 6 months of opening)
Redeposited Check Fee	\$8.00
Returned Item/Non-sufficient Funds Fee (NSF)	
Student Checking	\$15.00 per item per presentment
All Other Checking Accounts	\$29.00 per item per presentment
Returned Deposited Item	\$8.00
Statement Copy	\$3.00
Two Signatures Setup Fee	\$29.00
Two Signatures Required	\$1.00 per check
(only accepted under court order)	
Undeliverable Mail Fee	\$5.00

## Cash/Check/Other Services

Canadian Check Deposited	
Amount under \$500	\$10.00 per item
\$500 and over	\$25.00 per item
Cashier's Check	\$5.00
Check Copy	\$3.00
Counter/Temporary Checks	\$0.25 each
Levy/ Garnishment	\$100.00 per notice
Stop Payment	\$29.00
Gift Card	\$2.95
Travel Card	\$9.95
Signature Guarantee	Free
Notary Services	Free

## ATM/Debit Card Services

	Cost
Lost Card Replacement	\$15.00
Transactions at FSB ATMs	Free
Transactions at MoneyPass ATMs	Free
Withdrawals at non-FSB ATMs	(varies by product)

## Internet Banking Services

Bill Payment Inactivity Fee	\$3.00 per month
Internet Banking	Free
TransferNow ACH transfers	
Standard transfer	Free
Next Day Outbound transfer	\$5.00 per transfer

## Wire Services

Incoming Domestic	\$10.00
Incoming International	\$10.00
Outgoing Domestic	\$15.00
Outgoing International	\$55.00

## Safe Deposit Box Fees\*\* Due Annually

2" x 5" Box	\$20.00
3" x 5" Box	\$30.00
5" x 5" Box	\$35.00
3" x 10" Box	\$45.00
5" x 10" Box	\$55.00
10" x 10" Box	\$80.00

*\*\*Fees may vary by location*

Safe Deposit Box Auto Pay Discount	\$5.00
Safe Deposit Box Late Payment Fee	\$5.00

Some fees may be subject to state and local taxes.

<sup>^</sup>Inactive/Dormant Account Fee does not apply to interest bearing consumer accounts.

\* Examples of some items that may overdraw your account include checks, ATM transactions, point-of-sale (POS) transactions and pre-authorized debits.

***These fees apply to consumer accounts. Business and Public Funds accounts may be subject to different fees.***

updated 04/2024