



SCHEDULE OF FEES

Effective: December 1, 2021

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. All fees are subject to change.

Account Verification	\$5.00
ACH Origination Monthly Fee (Non-Account Analysis Customers)	\$17.00
ATM Service Charge (Outside of the Mars Bank Network)¹	\$2.50 per transaction
Canadian Check Per Item Processing Fee	\$7.00
Cashier's Check	\$12.00
Checks (Pre-Printed)	Individually priced
Closing Deposit Account Within 90 Days of Opening	\$20.00
Counter Check Per Item	\$1.00
Debit Card Replacement	\$11.00 per card
Debit Card Replacement – Expedited	Call for quote
Dormant Account Service²	\$10.00 per month
Endorsement Stamp	Starting at \$11.00
Escheat Per Account Fee	\$100.00
Instant or Interim Statement	\$7.00
IRA Transfer	\$55.00
Levy/Writs/Garnishments	\$165 plus court costs
Money Order	\$6.00
Overdraft or Nonsufficient Funds (NSF)³	\$35.00 per presentment
<i>Assessed when the available balance in your account is insufficient to cover an item. An Overdraft Fee is assessed when such items are paid. An NSF fee is assessed when the item is returned unpaid. Items may not be processed in the order they occur, which can affect overdraft fees. Fee limited to five (5) charges per day.</i>	
Overdraft Protection from a Deposit Account	\$7.00 each day a transfer occurs
Overdraft Protection from a Loan Account	\$7.00 each day a transfer occurs
Research	
<i>Account Research or Reconciliation</i>	\$35.00 per hour
<i>Copies of Checks / Deposits / Statements</i>	\$5.00 each or \$35.00 per hour after 7 items
Returned Deposits Item/Returned ACH Item	\$13.00
Returned Mail	\$10.00
Signature Guarantee /Medallion Stamp	\$25.00 each
Stop Payments	\$36.00
Wire Transfer, Domestic	
<i>Incoming</i>	\$22.00
<i>Outgoing</i>	\$28.00
Wire Transfer, Foreign	
<i>Incoming</i>	\$22.00
<i>Outgoing</i>	\$52.00

¹ The Mars Bank Network includes Mars Bank, Freedom Alliance and Allpoint ATMs.

² A checking account is considered dormant if for 365 days no deposits or withdrawals have been made to the account. No fee will be charged on the dormant checking account if the balance is \$1,000 or more.

³ This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.