

FEE SCHEDULE

(2017)

ACCOUNT TYPE



ACCOUNT TYPE	MINIMUM DAILY BALANCE TO AVOID SERVICE CHARGE	SERVICE CHARGE M= MONTHLY	ITEMS PER MONTH	COST PER ITEM IN EXCESS	MINIMUM BALANCE REQUIRED TO EARN INTEREST
E ACCOUNT	N/A	FREE*	N/A	N/A	N/A
BASIC PERSONAL CHECKING	N/A	\$4.75 M	20 CHECKS	\$0.20	N/A
BASIC NON-PERSONAL CHECKING	N/A**	\$4.75 M	20 CHECKS	\$0.20	N/A
HOMETOWN CHECKING	N/A	\$7.00 M	N/A	N/A	\$1,000.00
HOMETOWN 50 CHECKING	\$100.00	\$9.00 M	N/A	N/A	\$1,000.00
PREMIER CHECKING ¹	\$500.00	\$8.00 M	20 CHECKS	\$0.20	\$500.00
BUSINESS INTEREST CHECKING	\$500.00	\$8.00 M	20 CHECKS	\$0.20	\$500.00
MONEY MARKET PERSONAL ³	\$1,000.00	\$12.00 M	6 DEP & 6 W/D	\$0.50	\$1,000.00
MONEY MARKET NON-PERSONAL ³	\$2,500.00	\$22.00 M	6 DEP & 6 W/D	\$0.50	\$2,500.00
FREEDOM CARD	N/A	\$3.00 M	N/A	N/A	N/A
SAVINGS ^{2, 3, 4}	\$250.00	\$2.50 M	6 W/D	\$2.00	\$20.00

- ***E Accounts have no service charge until the age of 25 when the service charge will be \$7.00 per month. Transactions performed inside the bank will incur a \$5.00 per transaction fee.**
- ****Basic Non-Personal checking if daily balance is over \$10,000 or \$20,000 average daily balance, then no service charge applies**
- **¹ Premier Accounts that fall below \$500.00 are assessed a fee of \$0.20/DEPOSIT AND \$0.20/CHECK**
- **² Savings Accounts that are closed within 6 months of account opening are assessed a \$10.00 early closure fee. Savings accounts with more than six debit transactions will be charged \$2.00 per transaction over the six free.**
- **³ Overdraft protection not available with this product.**
- **⁴ Only an ATM card is permitted on this account type.**
- **\$15 annual debit card fee for up to two cards. An additional \$15 fee will be assessed for each additional card.**
- **Christmas Club and Vacation Club Accounts closed prior to club payout are assessed a \$10.00 early closure fee.**

RETURNED CHECKS	\$32.00
PAID OVERDRAFT CHECKS	\$33.00
RECURRING OVERDRAFT FEE	\$8.00 EVERY 3RD BUSINESS DAY
CHARGE BACK CHECK	\$14.00 PER CHECK
STOP PAYMENT ORDER	\$25.00
PAPER STATEMENT FEE	\$1.00
INTERIM STATEMENT	\$4.00
CHECK OR STATEMENT REPRODUCTION	\$5.00
RESEARCH	\$15.00 PER HOUR
CHECKING ACCOUNT RECONCILEMENT	\$15.00 PER HOUR
COLLECTION ITEMS	\$15.00 PER ITEM
CASHIER'S CHECKS	\$6.00 PER CHECK (50% DISCOUNT FOR HOMETOWN CUSTOMERS)
MONEY ORDERS	\$5.00 PER ITEM (50% DISCOUNT FOR HOMETOWN CUSTOMERS)
WIRE TRANSFERS	\$20.00 INCOMING \$25.00 OUTGOING
ATM FEES	
	STAR® \$0.75 PER TRANSACTION
	CIRRUS OR VISA® \$1.75 PER TRANSACTION
NIGHT DEPOSITORY 1 BAG & KEYS	\$10.00 ZIPPERED OR \$15 LOCKED PER YEAR
GARNISHMENTS OR TAX LEVIES	\$20.00 PER TRANSACTION
REPLACEMENT CARDS (VISA® DEBIT OR FREEDOM)	\$5.00 PER CARD
TELEPHONE TRANSFERS	\$3.00 PER TRANSACTION

