



121 EAST MAIN STREET • BLANCHESTER, OHIO 45107



FEE SCHEDULE

EFFECTIVE JUNE 2026

RETURNED NONSUFFICIENT FUNDS ITEM	\$33.00
PAID NONSUFFICIENT FUNDS ITEM	\$34.00
RECURRING OVERDRAFT FEE	\$9.00 EVERY 3 RD BUSINESS DAY
CHARGE BACK CHECK	\$15.00 PER CHECK
STOP PAYMENT ORDER	\$26.00
PAPER STATEMENT FEE	\$2.50
INTERIM STATEMENT	\$5.00
CHECK OR STATEMENT REPRODUCTION	\$6.00
RESEARCH	\$18.00 PER HOUR
CHECKING ACCOUNT RECONCILEMENT	\$18.00 PER HOUR
COLLECTION ITEMS	\$18.00 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	\$25.00 INCOMING \$30.00 OUTGOING
ATM FEES	
	STAR® \$0.75 PER TRANSACTION
	CIRRUS OR VISA® \$1.75 PER TRANSACTION
NIGHT DEPOSITORY 1 BAG & KEYS	\$15.00 ZIPPERED OR \$20 LOCKED PER YEAR
GARNISHMENTS OR TAX LEVIES	\$25.00 PER TRANSACTION
REPLACEMENT CARDS (VISA® DEBIT)	\$8.00 PER CARD
TELEPHONE TRANSFERS	\$4.00 PER TRANSACTION



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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	VISA® CHECK CARD \$15.00 ANNUAL FEE
E ACCOUNT*	N/A	N/A	N/A	N/A	N/A	WAIVED
BASIC PERSONAL CHECKING	N/A	\$6.25 M	20 CHECKS	\$0.25	N/A	YES
BASIC NON-PERSONAL CHECKING**	N/A	\$6.25 M	20 CHECKS	\$0.25	N/A	YES
HOMETOWN CHECKING	N/A	\$9.00 M	N/A	N/A	\$1,000.00	YES
HOMETOWN 50 CHECKING	\$100.00	\$11.00 M	N/A	N/A	\$1,000.00	YES
PREMIER CHECKING	\$500.00	\$10.00 M	20 CHECKS	\$0.25	\$500.00	YES
BUSINESS INTEREST CHECKING	\$500.00	\$10.00 M	20 CHECKS	\$0.25	\$500.00	YES
MONEY MARKET PERSONAL ²	\$1,000.00	\$14.00 M	6 DEP & 6 W/D	\$1.00	\$1,000.00	N/A
MONEY MARKET NON-PERSONAL ²	\$2,500.00	\$24.00 M	6 DEP & 6 W/D	\$1.00	\$2,500.00	N/A
SAVINGS ^{1,2,3}	\$250.00	\$4.50 M	6 W/D	\$3.00	\$20.00	ATM ONLY

- *E ACCOUNTS TRANSACTIONS PERFORMED ACROSS THE TELLER LINE WILL INCUR A \$5.00 PER TRANSACTION FEE.
- **BASIC NON-PERSONAL CHECKING HAS NO SERVICE CHARGE IF THE DAILY BALANCE IS OVER \$10,000 or \$20,000 AVERAGE DAILY BALANCE.
- PREMIER ACCOUNTS AND BUSINESS INTEREST CHECKING ACCOUNTS THAT FALL BELOW \$500.00 ARE ASSESSED A FEE OF \$.25/DEPOSIT AND \$.25/CHECK
- ALL ACCOUNTS INCLUDE FREE ONLINE BANKING AND FREE ONLINE BILL PAY. OPTING OUT OF E-STATEMENT ELIGIBLE ACCOUNTS WILL IMPOSE AN INCREASED MONTHLY FEE.
- SAVINGS ACCOUNTS THAT ARE CLOSED WITHIN 6 MONTHS OF ACCOUNT OPENING ARE ASSESSED A \$10.00 EARLY CLOSURE FEE.
- A MAXIMUM OF 2 DEBIT CARDS PER \$15 ACCOUNT FEE. A \$15 FEE WILL BE ASSESSED FOR EACH ADDITIONAL CARD ISSUED
- CHRISTMAS CLUB AND VACATION CLUB ACCOUNTS CLOSED PRIOR TO CLUB PAYOUT ARE ASSESSED A \$10.00 EARLY CLOSURE FEE.
- ¹ BILL PAY NOT AVAILABLE WITH THIS PRODUCT.
- ² OVERDRAFT PROTECTION NOT AVAILABLE WITH THIS PRODUCT.
- ³ ONLY AN ATM CARD IS PERMITTED ON THIS ACCOUNT TYPE.