



Smarter Banking. Easier Living.

Schedule of Account Fees & Services

Account Activity Printout Fee	\$4.00
Account Escheatment Service Charge <i>(After 5 years of no account activity)</i>	\$75.00
Account Reconciliation Fee <i>(1st hour free)</i>	\$25.00 per hour
Account Research Fee <i>(1st ½ hour free)</i>	\$30.00 per hour
ATM Card Charge <i>(Statement Savings)</i>	\$1.00 monthly
Bank Checks <i>(Customers Only) (First check per day free)</i> <i>(Advantage and PassKey Checking)</i>	\$5.00 each Free
Bill Pay Fee <i>(Inactivity)</i> <i>(No bill payments scheduled in 90 days)</i> \$5.00 per month Business Online Fee <i>(Executive)</i> Per Agreement	
Check Cashing Fee <i>(Non Customers)</i> <i>(Local Payroll)</i> <i>(Tax Refunds)</i>	\$10.00 \$15.00
Checking Account Reopen Fee <i>(Within 30 days of account closure)</i>	\$10.00
Check Copies <i>(Easy Checking)</i>	\$3.00 each \$1.00 each
Check Image Statement Fee	\$2.00 monthly
Check Orders	Prices vary
Coin Counting <i>(Non Customers)</i>	6%
Companion Account Transfer Fee	\$10.00 per day
Dormant Account Fee <i>(Passbook, Statement Savings, and Money Market accounts after 36 Months of no activity)</i> <i>(Checking accounts after 14 months of no activity)</i>	\$10.00 monthly
Early Account Closing Fee <i>(Health Savings Accounts within 1 year)</i> <i>(Checking & Savings Accounts within 180 days)</i> <i>(Choice Savings Club Accounts any time prior to payout)</i>	\$20.00 \$20.00 \$25.00
Facsimile (Fax) <i>(Incoming)</i>	\$3.00
Facsimile (Fax) <i>(Outgoing)</i>	\$2.00 plus \$1.00 per page
Foreign ATM Fee <i>(Non-FSB ATMs not within the Allpoint or Meredith Village Savings Bank networks)</i> <i>(Fee assessed for each inquiry, transfer, and withdrawal conducted)</i>	\$2.00 per transaction
Foreign Check Collection Fee	\$25.00 plus exchange rate
FSB Deposit Bags <i>(Zippered)</i>	\$4.00 each
FSB Deposit Bags <i>(Locked)</i>	\$20.00 each
FSB Statements on CD	Prices vary
Gift Cards <i>(PassKey Members)</i>	\$2.50 per card Free
ID Theft 911 Resolution Services <i>(PassKey Members)</i>	\$15.00 annual Free
Invalid Address Fee <i>(Charged after first returned statement)</i>	\$5.00 monthly
IRA Transfer Fee <i>(If account was opened or renewed after 08/01/2013)</i>	\$25.00
Levies/Writs/Attachments	\$125.00 each
Lost Checkbook Fee	\$25.00
Lost Passbook Fee	\$15.00
Merchant Capture	Per Agreement
Money Orders <i>(Customers Only) (First money order free per day)</i> <i>(Advantage and PassKey Checking)</i>	\$3.00 each Free
Notary Services <i>(Non-Customers)</i>	\$10.00

Fees are subject to change without notice. Some restrictions may apply.

MEMBER FDIC

Overdraft Fees and Returned Item Fees	\$35.00 per item
<i>(Business Checking Accounts)</i>	\$35.00 per item
<i>(Returned Item Fee for Health Savings Account)</i>	\$15.00 per item
<i>(Per item for overdrafts or returned items; may be created by check, in person withdrawals, ATM withdrawals, or other electronic means)</i>	
Photocopies	\$0.25 each
Returned Deposit Item Fee	\$15.00 per item
Safe Deposit Box Rental Fee (contents not FDIC insured)	Priced by size
<i>(3X5 \$42.50 Annual) (5X5 \$50.00 Annual) (3X10 \$65.00 Annual) (5X10 \$90.00 Annual) (10X10 \$150.00 Annual)</i>	
<i>(PassKey Members receive 25% discount off first year, 10% each year thereafter)</i>	
<i>(Late charge after 30 days)</i>	\$10.00
<i>(Box Drilling)</i>	\$270.00
<i>(Key Replacement)</i>	\$70.00
Solutions Checking Debit Card Charge	\$2.00
Stop Payment Fee	\$32.00 per item
<i>(PassKey Members)</i>	Free
Telephone Transfer Fee	\$5.00
<i>(PassKey Members)</i>	Free
Temporary Check Fee	\$0.50 each
Wire Transfer Fee	
Domestic Incoming	\$17.00
<i>(PassKey Members)</i>	Free
Domestic Outgoing	\$30.00
<i>(Business Online Executive)</i>	\$10.00
<i>(PassKey Members)</i> Free Foreign Incoming	\$35.00
Foreign Outgoing	\$50.00
<i>(Business Online Executive)</i>	\$35.00
External Transfer Fee <i>(Consumer Online/Mobile Banking)</i>	
Standard Incoming	Free
Standard Outgoing	Free
Next-Day Incoming	\$5.00 each
Next-Day Outgoing	\$5.00 each