



BANKING SERVICES AND THEIR COSTS

Account Activity Fees

Draft Collection	\$20.00
Overdraft Charge	\$30.00
Returned Item for Insufficient Funds	\$30.00
Stop Payment (Per Request)	\$30.00
Returned Deposited Items, Including Electronic Funds Transfer	\$2.00
Daily Overdraft (Per Day Overdrawn After 5 Days)	\$3.00
Dormant Checking/Money Market/Savings (Per Month)*	\$10.00
<i>* Accounts are considered dormant if there is no activity for 730 consecutive days.</i>	
Early Account Closure (Closed within 90 Days of Opening)	\$25.00
Private Levy/Garnishment (Per Item or Debit)	\$50.00
Bond Coupon Redemption (Plus Bank Cost)	\$10.00
Account Reconciliation/Research (Per hour - \$2/Copy)	\$35.00
Debit Card Replacement Fee	\$10.00

Special Checks

Cashier's Check	\$5.00
Counter Checks (Per Sheet)	\$1.00

Online Services

Online Banking	FREE
Online Bill Pay	FREE
Cash Management (Annually)	\$10.00
Remote Deposit Capture (Monthly)	\$10.00

Notary Fees

FSWB Customer	FREE
Non-Customer	\$5.00

Statements

Duplicate/Historic	\$2.00
Instant/Interim	\$2.00
Hold Statement at Bank (Per Account Monthly)	\$5.00

Wire Transfer Fees

Wire Phone/Fax Notification	\$2.00
Incoming Wire (Customers Only)	\$5.00
Outgoing Domestic Wire (Customers Only)	\$20.00
Outgoing Foreign Wire (Customers Only)	\$50.00

Zipper Bags

With Lock	\$25.00
Without Lock (1st one Free)	\$5.00

Other Fees

Telephone Transfer	\$2.00
Foreign Currency (buy for or from customer)	\$35.00