



DEPOSIT ACCOUNT SCHEDULE OF FEES & CHARGES  
EFFECTIVE FEBRUARY 1, 2023

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Account closing within 60 days of opening	\$ 10.00 per account
ATM transactions at non-Legacy Bank locations	\$ 2.00 per transaction
Bags - Zipper Bag	\$ 5.00 per bag
Bank Statement held for pickup	\$ 5.00 per statement
Duplicate Statements (mailed to multiple addresses)	\$ 5.00 each per month
Cashier's Checks (excluding Legacy 60 Customers)	\$ 5.00 per check
Coin Counting - Customers (30 days or more)	Free
Coin Counting - Non Customers	10% fee of coin counted
Coin & Currency Orders - Consumer Accounts	Free
Coin & Currency Orders - Commercial Accounts	\$ 150.00 per month
Collections (Incoming & Outgoing)	\$ 25.00 per item
Counter Checks	\$ 5.00 (10 checks)
Dormant Account (no contact or activity for 12mo. or more)	\$ 5.00 per month if balance falls below \$25.00
Foreign Items Deposited	\$ 5.00 per item
Garnishments	\$ 25.00 per order
Return Item Charge*	\$ 30.00 per item
Night Depository Locked Bag	\$ 25.00 per bag
Night Depository - Keys	\$ 5.00 per key; first two at no charge
Night Depository - Key Replacement	\$ 5.00 per key
Notary Service - Non Customer	\$ 10.00 per item
Medallion Stamp Transaction	\$ 25.00 each transaction
Overdraft Charge*	\$ 30.00 per item
- Continuous Overdraft Charge - Commercial Accounts only	\$ 10.00 per business day beginning on the 5th consecutive business day that the account is overdrawn \$1,000.00 or more.
Photocopy (black & white)	\$ 0.25 per copy
Quick Print History	\$ 1.00 per request
Research Charge / 1 hr Minimum	\$ 25.00 per hour
Returned Deposited Item	\$ 5.00 per item
Safe Deposit Box Drilling	\$ 150.00 per box
Safe Deposit Box Lost Key Charge	\$ 20.00 per key
Safe Deposit Box Late Fee	\$ 5.00 after 30 days delinquent
Special Account Handling	\$ 20.00 per month
Special Cutoff Statement	\$ 15.00 per statement
Stop Payments & Renewals	\$ 30.00 per item
Tax Levy	\$ 25.00 per order
Wire Transfer - Incoming	\$ 15.00 per request
Wire Transfer - Domestic - Outgoing	\$ 20.00 per request
Wire Transfer - International - Outgoing	\$ 50.00 per request

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\* Return Item Charge and Overdraft Charge may be imposed for each attempt of an item that would cause an overdraft created by check, in-person withdrawal, ATM withdrawal or other electronic means. Charges apply to all checking and savings accounts. \$150.00 daily Overdraft Charge Cap (excludes Returned Item charges) per account; applies to Consumer Accounts only. Continuous overdraft charge applies to commercial accounts only. If we pay an item that causes an overdraft or increases an overdraft of your account, it does not mean we will do so in the future.

An item which has been returned by us due to insufficient funds in your account may be re-presented for payment multiple times. We have no control over the number of times the item may be re-presented. If the item is re-presented and there are insufficient funds in your account to pay the item we will charge you an overdraft charge if we pay it. If the item is re-presented and there are insufficient funds in your account to pay the item we will charge you a return item charge if we return it.