



Deposit Account Schedule of Fees & Charges: Effective January 14, 2026

Account closing within 6 months of opening	\$ 25.00 per account
ATM transactions at Non-Legacy Bank locations	\$ 2.00 per transaction
Bags - Legacy Bank Zipper Bag	\$ 5.00 per bag
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 (for 30 days or more)	Free
Coin Counting - Non-Customers	10% fee of coin counted
Coin & Currency Orders - Consumer Accounts	Free
Coin & Currency Orders - Cash Intensive Commercial Accounts	\$ 300.00 per month
Collections (Incoming & Outgoing)	\$ 25.00 per item
Debit Card Replacement	\$ 10.00 per card
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
Foreign Currency Orders - Customers	\$ 20.00 per order
Garnishments	\$ 25.00 per order
Return Item Charge*	\$ 30.00 per item
Night Depository Locked Bag or Courier Locked Bag	\$ 30.00 per bag
Night Depository - Keys	\$ 20.00 per key; first two at no charge
Night Depository - Key Replacement	\$ 20.00 per key
Notary Service - Customers	Free
Notary Service - Non-Customers	\$ 10.00 per item
Medallion Stamp Transaction - Customers (for 12mo. or more)	\$ 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	\$ 250.00 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
Temporary Checks	\$ 2.00 per printed sheet (4 checks)
Transfer Services (Automated)	
- Periodic/Recurring Transfer	Free
- Transfer Charge - Insufficient Funds Transfer	\$ 3.00 per transfer
- Transfer Charge - Maintenance Transfer	\$ 3.00 per transfer
Wire Transfer - Incoming	\$ 15.00 per request
Wire Transfer - Domestic - Outgoing	\$ 20.00 per request
Wire Transfer - International - Outgoing	\$ 50.00 per request

** Return Item Charge and Overdraft Charge may be imposed for each 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.*