

FEE SCHEDULE - PERSONAL

Effective January 3, 2023



TRADITIONS BANK

Account Research (per hour/1 hour min.) \$35.00

Account Transfer

Via Automated Telephone Free
System Via Internet Banking Free
Via Telephone/Bank Associate \$12.00

ATM/Debit Card

Card Replacement – Personal Account \$10.00
Withdrawal at Foreign ATM Free

A fee (surcharge) may be charged by the owner of the foreign ATM unless part of the MoneyPass® surcharge-free ATM network.

International transactions will be assessed a cross border assessment of 90 basis points (0.9%) if the country where the transaction took place (merchant country) is other than the United States of America. A currency conversion assessment of 20 basis points (0.2%) will be assessed if the transaction goes through a currency conversion.

Checks/Money Orders

Counter Checks (per page of 3 checks) \$2.00
Personal Money Order \$1.70
Treasurer's Check \$10.00

Court Order/Garnishment/Writ/Levy \$200.00+ Bank Cost

Deposited Returned Item (per item) \$15.00

* Dormant Checking or Savings Account

(no activity for 2 years and balance below \$1,000) \$10.00/mo.

Foreign Checks/Currency

Foreign Check Collection Varies based on item
Foreign Currency Purchase \$25.00+Bank Cost
Foreign Currency Redemption \$25.00+Bank Cost
Foreign Draft Purchase \$25.00+Bank Cost

Insufficient/Uncollected Funds

*Insufficient Funds** – Item Paid or Returned Varies^
*Uncollected Funds** – Item Paid or Returned Varies^

^Based on amount of the item

| Item amount | Fee |
|-------------------|---------------|
| \$.01 to \$5 | Free |
| \$5.01 to \$25 | \$10/per item |
| Over \$25 | \$38/per item |
| Maximum daily fee | \$190.00 |

Credit Reserve Transfer** \$5.00
Line of Credit/Home Equity Line Transfer** \$12.00
Savings/Money Market/DDA Transfer** \$12.00

** Fee applies to overdraft items created by check, bill pay check, in-person withdrawal, ATM withdrawal, ACH withdrawal or other electronic means.

Mobile Banking

Personal Mobile Banking Free

Mobile Deposit

Mobile Deposit to Personal Account Free

Online Banking – Personal Account

Bill Pay Free
A2A Transfer Service Free
Overnight Check \$14.95/check
Same-day bill payment \$9.95/payment
Zelle® Payment Free
Zelle®Stop Payment \$18.00

*Premature Account Closure Fee

\$30.00
If checking, savings or money market account is closed within 6 months of opening.

Safe Deposit Box

Contact your local branch office for annual rental rates.
Drilling \$65.00 + Bank Cost
Inventory (per hour/ ½ hour minimum) \$50.00
Key Replacement (per key) \$25.00
Late Charge \$10.00

Signature Guarantee

\$10.00 per item

Statement of Account

Copy of previously issued statement \$5.00 plus research fee
E-Statement (via Online Banking) Free
Paper statement Free
Paper statement in addition to E-Statement \$5.00/month

Stop Payment

Stop Payment (Bill Pay/Check/Draft/ACH/EFT) \$38.00
Stop Payment Renewal after 6 months \$38.00

Wire Transfer

Incoming – Domestic \$16.00
Incoming – International \$18.00
Outgoing – Domestic \$30.00
Outgoing – International \$65.00
Wire Transfer Service Message \$16.00

*Fee does not apply to Effortless Checking product