

Schedule of Services and Fees

As of September 10, 2020

For inquiries contact your local banking center or call 1-844-4-FORCHT

ATM/DEBIT CARD FEES

Card or PIN Replacement Fee \$5.00

CHECK & OFFICIAL CHECK FEES

Cashier's Check (Customer) \$5.00
Cashier's Check (non-customer on us check) \$10.00
Counter Checks \$2.00
Money Order (Customer) \$3.00
Personalized Checks Varies

ACCOUNT RELATED FEES

Cash Item Return \$10.00
Charge Off Maintenance \$25.00
Checkbook Reconciliation (per hour) \$30.00
Direct Deposit Reject (first time free) \$30.00
Early Account Closure (within 180 days) \$50.00
Foreign Item Processing \$25.00
Prior Month Statement \$5.00
Return Statement \$10.00
Stop Payment Order \$32.00
Verification of Deposit Account \$25.00

NONSUFFICIENT FUNDS (NSF) & OVERDRAFT FEES

NSF Paid Item or NSF Returned Item \$32.00

(These fees are imposed per item presented and applies to overdrafts created by checks, in-person withdrawals, ATM withdrawals, or other electronic means. Refer to Your Consumer Deposit Account Booklet for more information.)

Continued Overdraft Fee \$5.00

(Assessed every 5th business day {considered any calendar day other than a Saturday, Sunday or legal public holiday} your account remains overdrawn for a period of 5 or more business days. This charge is in addition to any Overdraft Item fees or Return Item fees (NSF) assessed.)

Overdraft Link Transfer (per transfer) \$5.00

WIRE TRANSFER FEES

Incoming (customer) \$25.00
Outgoing (customer) \$25.00
International (customer) \$50.00

DORMANT & INACTIVITY FEES

Checking \$10.00
(No activity in 6 months and balance less than \$2,500)
Savings \$10.00
(No activity in 12 months and balance less than \$2,500)

ONLINE & MOBILE BANKING FEES

Same Day Bill Pay (electronic) \$10.00
Overnight Check Bill Pay (check)* \$15.00

*(certain bill pay restrictions may apply based on availability)

SAFE DEPOSIT BOX FEES

Annual Rent (see local branch) Varies
Drilling of Safe Deposit Box \$165.00
Lost Key \$165.00
Late Fee (10 days after payment date) \$10.00

OTHER SERVICE FEES

Escheatment \$50.00
Legal Process / Research (per hour) \$30.00
Notice of Levy or Garnishment \$75.00

