# Schedule of Services and Fees

**As of November 1, 2026**

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

## 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 |

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