



RETAIL CENTER  
Po Box 186, Mifflinburg, PA 17844

## SCHEDULE OF FEES

### ATM CARDS/RELATED

Multiple Cards for a Customer	\$25.00
Initial Cards for Each Customer on Account	Free
Replacement of Inoperable Cards	Free
Replacement of Lost/Misplaced ATM Cards	\$25.00
Foreign ATM Fee (Non Money Pass Locations)	\$1.50

### BENEFITS PLUS MEMBERSHIP

Benefits Plus Checking Account	\$2.95 Per Month
Premium Rate Money Market Account	Free
All Other Checking Account Products	\$3.95 Per Month

### OVERDRAFTS (Each debit or check paid)

	Overdrafts may be caused by check, in-person withdrawal, ATM or other electronic means.
Overdraft fee	\$35.00
Insufficient Funds/NSF Item	\$35.00

### DORMANT ACCOUNT FEES

	Monthly Fee Imposed After 24 Months of Inactivity to Accounts Maintaining a Balance of Less than \$500.00
Dormant Checking Account Fee	\$3.00
Dormant Savings Account Fee	\$3.00
Escheat Processing	\$25.00

### WIRE FEES

Incoming Wire	\$10.00
Domestic Outgoing	\$25.00
International Outgoing	\$35.00

### SAFE DEPOSIT BOX RELATED

	Box Rent Based on Box Size
FEES Key Replacement Fee	\$15.00
Box Drilling Fee	\$125.00
Box Inventory Fee (per hour)	\$40.00 per hour, \$20.00 minimum

### OTHER FEES

Account Balancing Assistance	\$40.00 per hour, \$20.00 minimum
Account Research	\$40.00 per hour, \$20.00 minimum
Automatic Transfer of Funds Fee	\$3.00 from savings to checking or checking to checking for overdraft protection (per each transfer attempt)
Cashiers Checks	\$20.00
CD File Storage Service	\$4.95 Per Year
(Consumer) Check Printing	Fee depends on style of check order or account type
Collection Item Fee	\$35.00
Counter Check	\$2.50
Electronic Banking Fee	\$5.00
Fax Per Page (Incoming or Outgoing)	\$1.00
Internet Banking Bill Payment Service (Monthly) IRA	\$4.95
Accounts Closed Within One Year of Opening IRA	\$50.00
Transfer to another Financial Institution	\$25.00
Levies/Garnishment/Writ Processing	\$150.00
Paper Statement Fee (Free Checking Account Option on New Accounts Opened, Beginning 2/15/2013)	\$2.00 Per Statement
Returned Item Fee	\$12.00
Stop Payments	\$35.00