



FEE SCHEDULE

Account Fees

ACH Stop Pay Fee (charged when Automated Clearing House (ACH) debit is to be stopped is presented to us)	\$10
Bill Payment NSF Fee (Non-sufficient funds fee charged per item for overdrafts created by items returned that were paid through Bill Pay on internet banking; item returned and not paid and future representations)	\$30
NSF Fee (Non-sufficient funds fee charged per item for overdrafts created by check, in person withdrawal, ATM withdrawal or any other electronic means) excluding items paid through Bill Pay on internet banking; item returned and not paid and future representations)	\$10
Overdraft Fee (charged per item for overdrafts created by check, in person withdrawal, ATM withdrawal or any other electronic means; item paid and not returned and future representations)	\$10
Stop Pay Fee (charged per item for a stop payment order)	\$10

Business Interest Checking, and Super Now Account Fees

Low Balance Fee (charged monthly if account balance falls below \$500 on any day of the month)	\$5
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Checking Account Fees

Dormant Charge (charged monthly if the daily balance falls below \$50 and there has been no activity on the account for at least 180 consecutive days)	\$5
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Savings Account Fees

ATM Withdrawal Fee (per transaction fee charged to savings for withdrawals in excess of 5 per statement)	\$1
ATM Transfer Fee (per transaction fee charged to savings for transfers in excess of 5 per statement)	\$1
Low Balance Fee (charged monthly if the daily balance falls below \$10 any day of the month)	\$2
Dormancy Fee (charged monthly if the daily balance falls below \$25 and there has been no activity on the account for at least 360 consecutive days)	\$5

Miscellaneous Fees

Cashiers Check (per check fee)	\$1
Collections Per Item Fee (third party collection fee; third party fee charged to bank in the collection process)	Varies
Fax Back Statement Charge (charged per fax page that is requested through Putnam 24 Telephone Banking)	\$1
Printed Checks (charges for checks ordered – fees vary according to style and quantity ordered)	Varies
Reconciliation Fee (1 hour minimum)	\$11 per hr.
Research Fee (3hour minimum and 25 cents per copy fee)	\$11 per hr.
Replace Lost ATM/Visa Card	\$5

Safe Deposit Box Rent & Fees

Small – 3x5	[\$14.15 + \$0.85 sales tax]	\$15
Medium – 5x5	[\$19.81 + \$1.19 sales tax]	\$21
Large – 3x10	[\$24.53 + \$1.47 sales tax]	\$26
Extra Large – 5x10	[\$39.62 + \$2.38 sales tax]	\$42
Safe Deposit Box Security Deposit (paid at opening of new safe deposit box, fee refunded upon returning both keys when closing box)		\$40
Safe Deposit Drill Fee		\$60

Wire Transfer Fees

Outgoing Domestic Wire Transfer Fee	\$15
Outgoing International Wire Transfer Fee	\$25

Revised 12-28-2022