

Consumer Fee Schedule

Current as of September 4, 2024. Fees are subject to change. Please call 1-800-288-3425 if you have questions.

The following fees may be assessed against your account in accordance with the condition described in Terms and Conditions of your Account in a separate disclosure.

Account Related Fees

Check Printing	varies by style
Chargeback Fee	\$5
<small>(Check or ACH Return)</small>	
Collection Item/Foreign Check	\$10
<small>(Fees charged by correspondent or foreign banks will apply)</small>	
Dormant Account Monthly Service Charge	\$5
Early Closure Account Service Fee	\$15
Nonsufficient Funds Fee	\$22/item
<small>(by check, in-person withdrawal, ATM withdrawal, or other electronic means)</small>	
Overdraft Fee	\$22/item
<small>(by check, in-person withdrawal, ATM withdrawal, or other electronic means)</small>	
Same Day ACH Origination Fee	\$5
Stop Payment Charge	\$27
<small>(Check or ACH Return)</small>	
Sustained Overdraft Charge	\$5/day
Temporary Checks – Set of 10	\$2
<small>(Waived for new accounts)</small>	
Wire Transfer Fee – Outgoing (Phone or Branch)	
Domestic	\$25
International	\$75
Wire Transfer Fee – Incoming International	\$25

Visa Debit Card

Debit Card Replacement Fee	\$5
Transactions at Think ATMs	No charge
Transactions at non-Think ATMs	8 free/month
.....	then \$1/each
Visa Debit Receipt Copy	\$5

Miscellaneous Fees

Cashier's Check	No charge
Money Order	\$1.75
Overnight Mail Handling Fee	\$20
Prime Time Membership	\$9.95/year
Record Search	\$15/hour (1 hour min)
Returned Mail Fee	\$10
Statement Copy	\$2
<small>(Waived if enrolled in electronic statements)</small>	
Statement Balancing	\$15/hour (1 hour min)