

Consumer Fee Schedule

Current as of January 10, 2017. Fees are subject to change. Please call 1-800-288-3425 if you have questions.



Account Related Fees

ACH Origination Return	\$20
Automatic Advance Sweep Fee	\$5
Check Printing	varies by style
Chargeback Fee - Deposited Check	\$5/\$15
Dormant Account Monthly Service Charge	\$5
Early Closure Account Service Fee	\$15 (Waived after 90 days)
Excess MMD Transaction Charge	\$5 (Federal Reg D limits savings and money market accounts to 6)
Overdraft Fee	\$22/item
Preferred Interest Checking Monthly Service Fee	\$6 (Waived if daily balance is greater than or equal to \$1,500.00)
Premium Checking Monthly Service Fee	\$3 (Waived if enrolled in e-statements)
Record Search	\$15/hour (1 hour min.)
Return Item Fee	\$22
Safe Deposit Box Rental	Varies by size and location
Safe Deposit Box Lost Key	\$5
Safe Deposit Box Drilling	\$200
Stop Payment Charge	\$27
Statement Balancing	15/hour (1 hour min.)
Statement Copy	\$2 (Waived if enrolled in electronic statements)
Sustained Overdraft Charge	\$5/day
Temporary Checks - Set of 10	\$2 (Waived for new accounts)
Wire Transfer Fee – Outgoing	
Domestic	\$25
Foreign	\$75

Online Banking & Bill Pay

Charitable or Donation Check	\$1.99
Gift Check	\$2.99
Overnight Check Delivery	\$14.95
Person to Person Electronic Payment	\$1
2 nd Day Check Delivery	\$9.95

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 Card Rush Fee	\$35
Visa Debit PIN Rush Fee	\$35
Visa Debit Receipt Copy	\$5

Think does not levy a transaction surcharge on Think Visa Debit cards at cash machines it owns. However, some cash machine owners do levy a surcharge. These surcharges are drawn directly from your account and are over and above the transaction fees paid by Think on your behalf.

Miscellaneous Fees

Cashier's Check	No charge
Collection Item/Foreign Check	\$10 (Fees charged by correspondent or foreign banks will apply)
Money Order	\$1.75
Overnight Mail Handling Fee	\$20
Prime Time Membership	\$9.95/year
Returned Mail Fee	\$10