

Consumer Fee Schedule

Current as of July 12, 2017. Fees are subject to change. Please call 1-800-288-3425 if you have questions.



Account Related Fees

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|-------------------------------------------------------|-------------------------------------------------------------------------|
| 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

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|-------------------------------------------|---------|
| Charitable or Donation Check | \$1.99 |
| Gift Check | \$2.99 |
| Next Business Day Rush Check | \$19.95 |
| Person to Person Electronic Payment | \$1 |
| 2 nd Day Rush Check | \$14.95 |

Visa Debit Card

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|--------------------------------------|-------------------------------------|
| 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

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|-------------------------------------|---------------------------------------------------------------------|
| 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 |