Consumer Fee Schedule

Current as of July 1, 2026. 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
(Check or ACH Return)

Collection Item/Foreign Check $10
(Fees charged by correspondent or foreign banks will apply)

Credit Back Fee..... $5
(ACH Return)

Dormant Account Monthly Service Charge $5

Early Closure Account Service Fee $15

Nonsufficient Funds Fee $22/item
(by check, in-person withdrawal, ATM withdrawal, or other electronic means)

Overdraft Fee $22/item
(by check, in-person withdrawal, ATM withdrawal, or other electronic means)

Same Day ACH Origination Fee..... $5

Stop Payment Charge $27
(Check or ACH)

Sustained Overdraft Charge.....$5/day

Temporary Checks – Set of 10 ..... $2
(Waived for new accounts)

Wire Transfer Fee – Domestic..... $25
(Outgoing – Phone or Branch)

Wire Transfer Fee – International..... $75
(Outgoing – Phone or Branch)

Wire Transfer Fee – International..... $25
(Incoming)

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

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
(Waived if enrolled in electronic statements)

Statement Balancing .....$15/hour (1 hour min)