

Consumer Fee Schedule

Current as of May 30, 2025. 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)
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 – 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

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)