

# 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)

