

# Consumer Fee Schedule

Current as of December 18, 2019. Fees are subject to change. Please call 1-800-288-3425 if you have questions.



## Account Related Fees

ACH Origination Return.....	\$5
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.....	\$10
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
Wire Transfer Fee – Incoming	
Foreign .....	\$25

<b>Online Banking &amp; Bill Pay</b> .....	No charge
Charitable or Donation Check.....	\$1.99
Gift Check.....	\$2.99
Overnight Check Delivery .....	\$19.95
Person to Person Electronic Payment .....	No charge
2 <sup>nd</sup> Day Check Delivery.....	\$14.95

## 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 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

