

# SERVICE CHARGES AND FEES

As of: May 1st 2023

## ITEMS\* DRAWN AGAINST INSUFFICIENT FUNDS (PAID OR RETURNED) **\$34.00**

\*To Include: ATM Withdrawals (with OPT IN)  
 POS Withdrawals (with OPT IN)  
 Checks Presented through In-clearing  
 Checks Cashed at the Teller Line  
 External Withdrawals  
 Bill Payment Withdrawals  
 Cash Withdrawals Processed at the Teller Line  
 Any item that is re-presented against Insufficient Funds:  
*\*This could be several times assessing a fee each time.*

## ITEMS\* DRAWN AGAINST UNCOLLECTED FUNDS (PAID OR RETURNED) **\$34.00**

\*To Include: Checks Presented through In-clearing  
 Checks Cashed at the Teller Line External Withdrawals  
 Cash Withdrawals Processed at the Teller Line  
 Any item that is re-presented against Uncollected Funds:  
*\*This could be several times assessing a fee each time.*

"OVERDRAFT SERVICE CHARGE" **\$7.75 PER DAY**  
*Daily Overdraft Fee AFTER 3 DAYS Overdrawn*

BOUNCE FREE TRANSFER FEE **\$9.00**

SECOND PARTY CHECKS RETURNED **\$20.00**

**STOP PAYMENTS \$34.00**

CERTIFIED CHECKS **\$35.00**

CASHIERS CHECKS **\$9.00**

PERSONAL MONEY ORDERS **\$6.00**

COUNTER CHECKS **\$4.00 PER SHEET**

PERSONALIZED CHECK ORDER CHARGE: FEE DEPENDS ON CHECK STYLE ORDERED

### WIRE TRANSFER FEE

**DOMESTIC WIRES OUTGOING \$30.00**

INTERNATIONAL OUTGOING **\$50.00**

**INCOMING WIRE TRANSFER Domestic: 16.00**

**International: 20.00**

Wire Tracer/Correction **30.00**

FAX FOR CUSTOMERS, per page **\$3.00**

INACTIVE/DORMANT ACCOUNTS (12/18 MONTHS) **\$6.75**

An account is inactive if for six months you have made no deposits or withdrawals to the account. This fee begins at twelve months, and is assessed on accounts with balances below \$1,000.00.

PURCHASE OR EXCHANGE OF FOREIGN CURRENCY **\$35.00**

COLLECTION ITEMS:

INCOMING OR OUTGOING **\$40.00**

**FOREIGN \$25.00**

**CANADIAN \$25.00**

**ESCHEAT FEE \$15.00**

CHECK PROTEST FEE **\$50.00**

PURCHASE OR SALE OF SECURITIES (T-BILLS AND T-NOTES) **\$115.00**

LEVIES OR GARNISHMENTS PROCESSED **\$125.00**

LOST SAFE DEPOSIT BOX KEY **\$60.00**

DRILL SAFE DEPOSIT BOX **\$400.00**

SAFE DEPOSIT BOX LATE FEE **\$15.00**

**NIGHT DEPOSIT BAG WITH LOCK \$25.00**

**NIGHT DEPOSIT BAG WITHOUT LOCK \$10.00**

RESEARCH WORK: **\$50.00 PER HOUR**

*(One hour minimum charge)*

**MasterMoney Card/ATM Fees (Other Locations)ATM Withdrawal Service Charge. \$2.50**

ATM Balance Inquiry (other locations) **\$ .25**

POS Withdrawal Service Charge **\$ .50**

REPLACEMENT ATM CARD **\$12.00**

**ATM Card Fees (Statement Savings Accts)ATM Withdrawal Service Charge \$2.50**

REPLACEMENT MASTERMONEY CHECK CARD **\$15.00**

REPLACEMENT ATM PIN NUMBERS **\$3.00**

TELEPHONE TRANSFER (bank-by-phone free) **\$3.50**

PAPER STATEMENT DELIVERY (e-Statement free) **\$5.00**

STATEMENT PRINTOUT/COPY (per statement) **\$6.00**

PHOTO COPIES, per page **\$4.00**

SIGNATURE GUARANTEE **\$5.00**

NOTARY **\$5.00**

STATEMENT BALANCING **50.00/HR**

ACCOUNTS CLOSED BY MAIL **\$25.00**

ACCOUNTS CLOSED WITHIN 90 DAYS **\$25.00**

RETURNED & HELD MAIL (Per Month) **\$10.00**

BULK COIN (DEPOSIT ONLY) **8.00% OF TOTAL OR \$10.00 Minimum.**

IRA or HSA Excess Contribution Correction **\$35.00**

IRA HSA Close-out Transfer/Rollover **\$25.00**

MONEY MARKET EXCESS TRANSACTION FEE, **\$22.00 EACH ITEM OVER LIMIT.**

Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, or telephone transfer, check, draft, or similar order are limited to six per statement cycle.

**Items in "Bold" indicate a change in fee.**



EFFECTIVE DATE: 05/01/2023

MONTHLY ACCOUNT SERVICE CHARGES

**MAY 1st, 2023**

Triumph Checking.....	No Monthly maintenance service charge
Personal Checking .....	\$1,000.00 daily bal. or
.....	\$16.50 per month
Business Checking.....	\$2,500.00 Average daily bal. or
.....	\$21.00 per month
DBA/Assoc. NOW Account.....	\$1,200.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.40 per item pd.
Super NOW Checking .....	\$1,200.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.40 per item pd.
Iron Country NOW Account .....	\$5,000.00 daily combined bal. or
.....	\$33.50 per month
All Savings Accounts...Except "Secure Savings Account".....	\$250.00 daily bal. or
Secure Savings must have at least one internal transfer deposit per month, or incur fee.....	\$8.00 per month.
.....	\$250.00 TO EARN INTEREST
Apple Money Market .....	\$1,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
.....	\$1,500.00 TO EARN INTEREST
Business Money Market .....	\$1,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
.....	\$1,500.00 TO EARN INTEREST
Money Market.....	\$1,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
.....	\$1,500.00 TO EARN INTEREST
Iron Country Investor.....	\$1,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
.....	\$1,500.00 TO EARN INTEREST
HSA Savings Single or Family	\$100.00 average daily balance or
	\$8.00 per month.

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