

SERVICE CHARGES AND FEES

As of: June 1st, 2026

ITEMS* DRAWN AGAINST INSUFFICIENT FUNDS (PAID OR RETURNED) *To Include: \$37.00

- POS Withdrawals (with OPT IN)
- ATM 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) *To Include: \$37.00

- Checks Cashed at the Teller Line
- Checks Presented through Inclearing
- 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.

BOUNCE FREE TRANSFER FEE (DRAW)	\$11.00
SECOND PARTY CHECKS RETURNED	\$20.00
STOP PAYMENTS	\$37.00
CERTIFIED CHECKS	\$40.00
CASHIERS CHECKS	\$10.00
PERSONAL MONEY ORDERS	\$6.00
COUNTER CHECKS PER SHEET	\$4.00
PERSONALIZED CHECK ORDER CHARGE:	
	Fee depends on check style ordered

WIRE TRANSFER FEES:

DOMESTIC WIRES OUTGOING	\$30.00
IBANKING DOMESTIC OUTGOING	\$25.00
INTERNATIONAL OUTGOING	\$50.00
INCOMING WIRE TRANSFER Domestic:	\$16.00
INCOMING WIRE TRANSFER International:	\$25.00

WIRE TRACER/CORRECTION	\$30.00
FAX FOR CUSTOMERS, per page	\$3.00
INACTIVE/DORMANT ACCOUNTS (12/18 MONTHS)	\$10.00

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 COLLECTION ITEMS:	\$35.00
INCOMING OR OUTGOING	\$40.00
CANADIAN/FOREIGN	\$35.00

ESCHEAT FEE	\$65.00
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 (One-hour minimum charge)	\$50.00/HR
MASTERMONEY CARD/ATM FEES (Other Locations) ATM Withdrawal Service Charge.	\$3.00
ATM BALANCE INQUIRY (Other Locations)	\$0.25
POS WITHDRAWAL SERVICE CHARGE	\$1.00
REPLACEMENT ATM CARD	\$12.00
ATM CARD FEES (Statement Savings Accts) ATM Withdrawal Service Charge	\$3.00
REPLACEMENT MASTERMONEY DEBIT CARD	\$20.00
REPLACEMENT HSA CARD	\$15.00
REPLACEMENT ATM PIN NUMBERS	\$3.00
CARD PICKUP/RUSH DELIVERY	\$40.00
TELEPHONE TRANSFER (bank-by-phone free)	\$5.00
PAPER STATEMENT DELIVERY (e-Statement free)	\$6.00
STATEMENT PRINTOUT/COPY (per statement)	\$6.00
PHOTOCOPIES (per page)	\$5.00
SIGNATURE GUARANTEE	\$20.00
NOTARY	\$5.00
STATEMENT BALANCING	\$50/HR
ACCOUNTS CLOSED BY MAIL	\$26.00
ACCOUNTS CLOSED WITHIN 90 DAYS	\$35.00
RETURNED & HELD MAIL (per month)	\$11.00
BULK COIN (Deposit Only)	8.00% of Total OR \$10.00 Min
IRA or HSA EXCESS CONTRIBUTION CORRECTION	\$35.00
IRA HSA CLOSE-OUT TRANSFER/ROLLOVER	\$30.00
MONEY MARKET EXCESS TRANSACTION FEE, EACH ITEM OVER LIMIT.	\$22.00

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.



MONTHLY ACCOUNT SERVICE CHARGES

June 1st, 2026

Triumph Checking.....	No Monthly Maintenance Service Charge
Regular/Golden Age Checking	\$1,000.00 daily bal. or
.....	\$16.50 per month
Business Checking	\$2,500.00 Average daily bal. or
.....	\$25.00 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 + Linc Checking.....	\$5,000.00 daily combined bal. or
.....	\$33.50 per month
Statement Savings + No Frills Savings.....	\$500.00 daily bal. or
Secure Savings must have at least one internal transfer deposit per month or incur fee.....	\$8.00 per month
Apple Money Market	\$2,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
Business Money Market	\$2,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
Harvest Money Market.....	\$2,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
Iron Country Investor	\$1,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
HSA Savings Single or Family	\$100.00 average daily balance or
.....	\$8.00 per month

Items in “**Bold**” indicate a change in fee.

