



**FEE SCHEDULE**  
**COMMON FEATURES**  
**Effective November 1, 2022**

Bill Pay service	\$3.00	per month
Bank official checks (Money order)	\$3.00	
Cashier checks	\$5.00	
Non-customer transaction fee	10% OR \$10.00	Minimum
Collections In	\$15.00	
Collection Out (Including Canada)	\$15.00	
Foreign item collection (\$200.00 minimum account balance)	\$50.00	Plus costs
International and Domestic Incoming wire - Customer	\$10.00	
International and Domestic Incoming wire - Non-customer	\$75.00	
Outgoing Domestic wire	\$25.00	
International Outgoing wire	\$75.00	
Night deposit lock bag	\$15.00	
Zipper bag (1 <sup>ST</sup> is free) 2 <sup>ND</sup> and after	\$10.00	
Overdraft fee (per item)	\$36.00	
Returned check fee (per presentment)	\$36.00	
Continuous overdraft fee	\$6.00	per day
After 7 <sup>th</sup> business day		
Stop payment fee	\$25.00	
Early closure fee (within 90 days of opening)	\$15.00	
Special statement/additional copies/account printout (Per account)	\$3.00	
Account sweeps	\$3.00	
Research (Per hour)	\$50.00	
Account reconciliation assistance (Per hour)	\$20.00	
Garnishment or levy	\$25.00	
Copies - letter/legal	\$1.00	
Real estate appraisal duplicate copy fee	\$15.00	
Debit card replacements (after the first replacement card)	\$10.00	
Fax - first page	\$3.00	
Each additional page	\$1.00	
Dormant account fee (starts after 12 months of inactivity-balance less than \$500.00)	\$5.00	
Counter Checks	\$10.00	per 12
Safe Deposit Box Annual Rental Fee		
4 X 5 (Fredonia Branch Only)	\$15.00	
5 X 5 (Fredonia Branch Only)	\$20.00	
3 X 10 (Main Bank and Fredonia Branch Only)	\$35.00	
5 X 10 (Main Bank and Fredonia Branch Only)	\$40.00	
10X10 (Fredonia and Pueblo Only)	\$75.00	
Safety Deposit Box Drill Out Fee	\$75.00	plus mileage
Commercial Account Analysis	Monthly Service Charge	\$10.00
	Charge per foreign item on deposit	\$0.05
	Charge per debit transaction	\$0.15
Small Business Accounts	Monthly Service Charge	\$6.00
(Applies if average daily balance falls below \$500)		

November 2022