

**Schedule of Charges and Fees (Effective 11/1/2015)
Effective 12/17/18 for former MSL Customers**

Teller Checks		\$5.00 per check waived if balance of \$10,000.00 Effective 3/15/19
Payroll Checks (cashed non-customer)		\$15.00
Non Payroll Checks (cashed non-customer)		\$10.00 (Checks less than \$1,000.00) Over \$1,000.00 (1% of total)
Overdraft / Returned Item		\$35.00
Overdraft Protection Transfer		\$5.00 per transfer
Return Deposit / Cash Item		\$20.00
Canadian Check Collection		\$15.00
Early Closeout of Savings Account	(within 6 Months)	\$25.00
Early Closeout of Checking Account	(within 90 Days)	\$25.00
Stop Payment		\$20.00
Automatic Loan Payment Stopped		\$25.00 (automatic payment cancelled on 3rd stop)
Safe Deposit Boxes: Several Locations		
Sizes 2 X 5 up to 10 X 10		\$12.00 and up + Tax (annually)
Past Due Payment on Deposit Box		\$5.00 after 60 Days
Replacement of Lost Deposit Box Key		\$25.00
Drilled Safe Deposit Box		\$100.00
Inactive / Dormant Account		\$5.00 per month
Replacement of ATM or Debit Card		\$5.00
ATM Surcharge for Non-customers		\$3.99
Photocopies		\$1.00 per copy
Research / Reconciliation / Collection		\$20.00 per hour
Restraining Notice / Legal Processing		\$50.00
Incoming Wire Transfers		\$25.00
Outgoing Wire Transfers		\$35.00
Protests		\$20.00 per item
Zipper Bags (Non-locking)		\$2.50
Zipper Bags (Locking)		\$22.00
Loose Coin Exchanged for Cash		10% of Cash Value
IRA/HS A Transfer (another Trustee) Fee		\$25.00

