

SERVICE FEE SCHEDULE

**FEES THAT MAY APPLY TO DEPOSIT ACCOUNTS:**

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**OVERDRAFT ITEM CHARGE**

\$30.00 per item

A charge may be assessed on any payment authorized and issued by you which includes a check, in person withdrawal, a withdrawal by phone, ACH, preauthorized transfer, digital banking transfer, or other electronic means, as applicable.

**OVERDRAWN ACCOUNT CHARGE**

\$7.00 per business day

A charge may be assessed each business day your account remains overdrawn after (5) consecutive business days.

**RETURNED ITEM CHARGE**

\$30.00 per item

A single item may be assessed more than one charge if it is presented and returned more than once due to non-sufficient funds.

*(Example: A check you wrote tries to clear your account and we return the check due to non-sufficient funds. The payee of the check attempts to present the check again, but your account still has non-sufficient funds. We would return the check again. In this case, you may be assessed a returned item charge each time the check is presented and returned.)*

**RETURNED DEPOSIT ITEM FEE**

\$5.00 per item

**STOP PAYMENT FEE**

\$25.00 per item

**ACCOUNT RECONCILIATION**

**(MINIMUM CHARGE OF \$25.00)**

\$25.00 per hour

**ACCOUNT RESEARCH**

**(MINIMUM CHARGE OF \$30.00)**

\$30.00 per hour

**DUPLICATE STATEMENTS**

\$5.00 each

**OVERDRAFT PROTECTION**

\$25.00 annual fee

**PERSONAL LINE OF CREDIT**

\$25.00 annual fee

**HOME EQUITY LINE OF CREDIT**

\$25.00 annual fee

**MISCELLANEOUS FEES AND CHARGES:**

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**PHOTOCOPIES**

1st 5 free, \$0.25 per page thereafter

**NIGHT DEPOSITORY BAG**

\$20.00 per bag

**WRITTEN DEPOSIT VERIFICATION**

\$5.00 each

**CASHIER'S CHECK**

\$3.00 for VISIONBank clients

\$5.00 for non-clients

**MONEY ORDERS**

\$2.00 for VISIONBank clients

\$4.00 for non-clients

\$500 maximum

**DEBIT CARD REPLACEMENT FEE**

\$10.00 each

**CHANGE PIN FOR DEBIT CARD**

\$5.00 each

**VISA GIFT CARDS**

\$3.00 for VISIONBank Clients

\$5.00 for non-clients

*Gift cards are available in quantities from \$25-\$750*

**COUNTER CHECKS**

1st 10 free, \$0.10 each thereafter

**FAX FEES (OUTGOING OR INCOMING)**

\$5.00 first page, \$1.00 each additional

**WIRE TRANSFER FEE**

Incoming \$10.00

Outgoing \$20.00

International \$55.00 plus currency exchange (if applicable)

**ASK US HOW TO RECEIVE FREE CASHIER'S CHECKS, MONEY ORDERS, AND VISA GIFT CARDS!**