

Account Services	Account Reconciliation (<i>½ hour minimum</i>)	\$30.00/hour
	Account Research (<i>½ hour minimum</i>)	\$30.00/hour
	Written Account Verification	\$5.00/request
ACH Transactions	ACH Item Returned Unauthorized	\$17.00/item
	Bank-Assisted ACH Credit/Debits – Incoming	No charge
	Bank-Assisted ACH Credit/Debits – Outgoing	\$1.00/item
	Stop Payment on ACH Transaction	\$35.00/item
ATM / Debit Cards and Transactions	ATM Transaction – Non-Citizens Bank ATM ¹	\$2.00/item
	Replace ATM or Debit Card	\$10.00
	Replace ATM or Debit Card – Rush Fee	\$45.00
	Transactions Outside of the U.S. ²	2.50% of transaction
Check Services	Cashier's Check – Amounts over \$200 (<i>Bank customers only</i>)	\$7.00/item
	Money Order (<i>Bank customers only</i>)	\$5.00/item
	Check Cashing for Non-Customers	\$8.00/check
	Stop Payment on Check	\$35.00/item
Coin and Currency	Coin Counting – Customer	No charge
	Coin Counting – Non-Customer	15% of total
	Coin Rolls	\$0.10/roll
	Currency Straps	\$0.60/strap
International Transactions <i>Bank Customers Only</i>	Canadian Checks Deposited in U.S. Dollars	\$7.00/check
	Redemption/Collection of Foreign/Traveler's Checks or Currency ³	\$25.00/order
	Order Currency in Foreign Denominations	\$25.00/order
Mail and Statement Services	E-Statements	No charge
	Printed Statement – Checking Only ⁴ (Waived first month)	\$4.00/account
	Returned Undeliverable	\$5.00/item
	Duplicate Monthly Statement	\$120.00/year
	Statement & Check Image File	\$45.00/file
Overdraft Transactions	Overdraft Item (Paid) ⁵	\$35.00/item
	Overdraft Item (Returned) ⁵	\$35.00/item
	Overdraft Protection Line of Credit	\$30.00/year
	Sweep Fee – Overdraft	\$8.00/occurrence
	Sweep Fee – Balance Maintenance	\$30.00/year

¹ Other institutions or ATM owners may impose additional fees.

² Visa[®] may impose additional fees.

³ Checks drawn on banks in foreign countries (with the exception of Canada) with a value less than \$100 in U.S. currency cannot be accepted for redemption or collection.

⁴ Waived for customers age 65 or older.

⁵ **Overdrafts:**

- Fees apply when overdraft is created by check, in-person withdrawals, or other electronic means.
- No overdraft fees charged for one-time debit card or ATM transactions.
- No overdraft fees charged if account is overdrawn \$50 or less after posting all transactions from the day.
- No more than three overdraft fees will be assessed on an account in one day.

⁵ **Overdrafts, continued:**

- **Overdraft Item (Paid):** The bank will cover (pay) the item and allow your account to be overdrawn.
- **Overdraft Item (Returned):** The bank will not cover (pay) the item; the bank will return the presented item because your balance cannot cover the amount of the transaction.
- At end-of-day processing, if your account is overdrawn by over \$50, the system will automatically charge an Overdraft Item (Paid) fee per item. If the item(s) is subsequently returned, the Overdraft Item (Paid) fee will be reversed and the bank will charge the Overdraft Item (Returned) fee instead. An Overdraft Item (Returned) fee can occur the first time the merchant/vendor or other financial institution presents the item(s) to us for payment and your balance is not sufficient to cover the amount of the transaction.

Safe Deposit Boxes	Rental Fee: ⁶	3" x 5" (All boxes approximately 22" deep)	\$25.00/year
		5" x 5"	\$35.00/year
		3" x 10"	\$45.00/year
		5" x 10"	\$55.00/year
		10" x 10"	\$80.00/year
		Replace Lost Key	\$50.00/key
		Drilling Fee	\$225.00
	Late Fee (27 days past due)	\$10.00/box	
Wire Transfers <i>Bank Customers Only</i>	Domestic – Incoming		\$15.00/wire
	Domestic – Outgoing		\$30.00/wire
	International – Incoming		\$15.00/wire
	International – Outgoing		\$60.00/wire
	Wire Transfer Notification (Email only)		\$2.00/notification
Other Transactions	Collections – Incoming or Outgoing		\$30.00/item
	Deposit Bag		\$5.00/each
	Deposited or Cashed Item Returned Unpaid		\$14.00/item
	Duplicate Copies of Items ⁷		\$5.00/item
	Fax – Incoming or Outgoing		\$2.00/page
	Inactivity Fee ⁸		\$5.00/month
	Key Replacement – Night Deposit		\$25.00/key
	Legal Processing (Including garnishments & levies)		\$100.00/item
	Medallion Signature Guarantee		\$20.00/each
	Notary – Customer		No charge
	Notary – Non-Customer		\$5.00/request
	Photocopies		\$0.25/page
	Recording / Legal / Payoff Statement Fee		\$15.00
	Transfer – Health Savings Account (To new custodian)		\$40.00
Transfer – Individual Retirement Account (To new custodian)		\$40.00	

⁶ Automated billing of fees reduces annual rental fee by \$5.

⁷ Includes statements, 1099 statements, deposit or withdrawal tickets, copies of paid checks, and other bank documents.

⁸ All checking, savings, and money market accounts subject to a monthly Inactivity Fee if account balance is less than \$100 and no customer-initiated deposit or withdrawal is made within one year.

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¹ Other institutions or ATM owners may impose additional fees.

² Visa[®] may impose additional fees.

³ Checks drawn on banks in foreign countries (with the exception of Canada) with a value less than \$100 in U.S. currency cannot be accepted for redemption or collection.

⁴ Waived for municipal and Business Premier checking accounts.

⁵ **Overdrafts:**

- Fees apply when overdraft is created by check, in-person withdrawals, or other electronic means.

- No overdraft fees charged if account is overdrawn \$50 or less after posting all transactions from the day.

⁵ **Overdrafts, continued:**

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	Deposit Bag		\$5.00/each
	Deposited or Cashed Item Returned Unpaid		\$14.00/item
	Duplicate Copies of Items ⁷		\$5.00/item
	Fax – Incoming or Outgoing		\$2.00/page
	Inactivity Fee ⁸		\$5.00/month
	Key Replacement – Night Deposit		\$25.00/key
	Legal Processing (Including garnishments & levies)		\$100.00/item
	Medallion Signature Guarantee		\$20.00/each
	Notary – Customer		No charge
	Notary – Non-Customer		\$5.00/request
	Photocopies		\$0.25/page
	Recording / Legal / Payoff Statement Fee		\$15.00
	Transfer – Health Savings Account (To new custodian)		\$40.00
	Transfer – Individual Retirement Account (To new custodian)		\$40.00

⁶ Automated billing of fees reduces annual rental fee by \$5.

⁷ Includes statements, 1099 statements, deposit or withdrawal tickets, copies of paid checks, and other bank documents.

⁸ All checking, savings, and money market accounts subject to a monthly Inactivity Fee if account balance is less than \$100 and no customer-initiated deposit or withdrawal is made within one year.



Treasury Management Services

Business Accounts | Updated February 25, 2025

Installation

Set-Up & Training Fee	\$100.00
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ACH Services

Tier 1 – Low Volume

Ideal for those with less than 30 items per month

Monthly Service Fee ¹	\$6.00
Per Item Processing Fee ²	\$0.75

Tier 2 – Standard Volume

Ideal for those with 30 to 200 items per month

Monthly Service Fee ¹	\$27.00
Per Item Processing Fee ²	\$0.10

Tier 3 – High Volume

Ideal for those with over 200 items per month

Monthly Service Fee ¹	\$35.00
Per Item Processing Fee ²	\$0.06

Positive Pay Fraud Prevention

Monthly Service Fee ³	\$25.00
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¹ Monthly Service Fee charged on last business day of the month.

² Per Item Processing Fee charged on the day the ACH batch is processed.

³ Fee for Check Positive Pay, ACH Positive Pay, or both.

ACH Services: NACHA Operating Rules & Regulations updates provided annually at no extra cost.

Pricing on wire transfers available upon request.



Treasury Management Services

Municipal & Non-Profit Accounts | Updated February 25, 2025

Installation

Set-Up & Training Fee	\$100.00
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ACH Services

Tier 1 – Low Volume

Ideal for those with less than 25 items per month

Monthly Service Fee ¹	\$6.00
Per Item Processing Fee ²	\$0.50

Tier 2 – Standard Volume

Ideal for those with 25 to 200 items per month

Monthly Service Fee ¹	\$17.00
Per Item Processing Fee ²	\$0.06

Tier 3 – High Volume

Ideal for those with over 200 items per month

Monthly Service Fee ¹	\$23.00
Per Item Processing Fee ²	\$0.03

Positive Pay Fraud Prevention

Monthly Service Fee ³	\$25.00
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¹ Monthly Service Fee charged on last business day of the month.

² Per Item Processing Fee charged on the day the ACH batch is processed.

³ Fee for Check Positive Pay, ACH Positive Pay, or both.

ACH Services: NACHA Operating Rules & Regulations updates provided annually at no extra cost.

Pricing on wire transfers available upon request.



Remote Deposit Pricing Schedule

Multi Feed Scanner

updated February 25, 2025

Option 1 – Lease Scanner Option – Epson Multi Feed Scanner

Installation & Training Fee* (one-time)	\$100.00
Monthly Processing Fee*	\$60.00
Monthly Scanner Lease* (36 mo.)	\$15.00
Per Item Fee	see per item fee structure

***First 30 days free**

Option 2 – Purchase Scanner Option – Epson Multi Feed Scanner

Scanner Purchase Price	\$750.00
Installation & Training Fee (one-time)	\$100.00
Monthly Processing Fee	\$60.00
Per Item Fee	see per item fee structure

Per Item Fee Structure

Pricing subject to vary based on volume of items processed on a monthly basis

Less than 25 items	\$0.20
25 - 49 items	\$0.17
50 - 99 items	\$0.15
100 - 499 items	\$0.13
500 - 999 items	\$0.10
1000+ items	\$0.05

I agree to the following option for pricing: **Option 1** _____ **Option 2** _____

Customer Name: _____

Customer Signature: _____ **Date:** _____



Remote Deposit Pricing Schedule

Single Feed Scanner

updated February 25, 2025

Option 1 – Lease Scanner Option – Epson Single Feed Scanner

Installation & Training Fee* (one-time)	\$100.00
Monthly Processing Fee*	\$60.00
Monthly Scanner Lease* (36 mo.)	\$15.00
Per Item Fee	see per item fee structure

***First 30 days free**

Option 2 – Purchase Scanner Option – Epson Single Feed Scanner

Scanner Purchase Price	\$525.00
Installation & Training Fee (one-time)	\$100.00
Monthly Processing Fee	\$60.00
Per Item Fee	see per item fee structure

Per Item Fee Structure

Pricing subject to vary based on volume of items processed on a monthly basis

Less than 25 items	\$0.20
25 - 49 items	\$0.17
50 - 99 items	\$0.15
100 - 499 items	\$0.13
500 - 999 items	\$0.10
1000+ items	\$0.05

I agree to the following option for pricing: **Option 1** _____ **Option 2** _____

Customer Name: _____

Customer Signature: _____

Date: _____