

Checking

*FREE Account

Minimum Deposit to Open	\$25
<i>No Minimum Balance Service Charge</i>	

Rewards Account

Minimum Deposit to Open	\$25
<i>Includes Rewards</i>	
<i>No Minimum Balance Service Charge</i>	
Monthly Flat Fee	\$6 Service Charge

Premium Rewards Account

Minimum Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
<i>No Minimum Balance Service Charge</i>	
Monthly Flat Fee	\$9 Service Charge

Interest Account†

Minimum Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
Minimum Balance to Waive Service Charge	\$5,000 or \$50,000 related balances
Service Charge	\$12 Per Month
<i>No Minimum Balance to Earn Interest</i>	

Fresh Start (BankOn Certified)

<i>Not eligible for checks or starter checks</i>	
Minimum Deposit to Open	\$25
<i>No Minimum Balance Service Charge</i>	
Monthly Flat Fee	\$4 Service Charge

Digital Payments

(Available through Online and Mobile Banking)

Zelle® (P2P)

Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation **	\$25 Per Request

Bill Pay

Regular Payment	No Fee
Next Day Payment	No Fee
Overnight Check	No Fee
Stop Payment	\$30 Per Request

External Transfers

TransferNow	No Fee
-------------	--------

Wire Transfers

Outgoing-Domestic	\$10 Per Wire
-------------------	---------------

In Person Payments

Cashier's Checks

Cashier's Checks	\$8 Per Check
------------------	---------------

Collections and Foreign Check Processing

All Check Collections	\$50 Per Collection
Canadian Check Processing	\$10 Per Presentment
All Other Foreign Check Processing	\$30 Per Presentment

External Transfers

<i>Must be scheduled by 9:30am PT for same day guarantee</i>	
Pre-Authorized Transaction - Same Day	\$10 Per Transfer

Wire Transfers

Incoming	\$15 Per Wire
Outgoing—Domestic	\$25 Per Wire
Outgoing—International	\$45 Per Wire

Savings & Money Market

Money Market†

Minimum Deposit to Open	\$25
Minimum Balance to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
Minimum Balance to Earn Interest	\$1,000

Gold Money Market†

Minimum Deposit to Open	\$25
Minimum Balance to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
Minimum Balance to Earn Interest	\$1,000

High Yield Money Market†

<i>Product effective 10/19/2022 - Promotion may be discontinued at any time</i>	
<i>Not Available for IRAs or Business Clients</i>	
Minimum Deposit to Open	\$25
Minimum Balance to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month

Savings†

Minimum Deposit to Open	\$25
Minimum Balance to Waive Service Charge	\$100
Service Charge	\$3 Per Month
Minimum Balance to Earn Interest	\$100

Start Savings†

<i>Requires a checking account to open.</i>	
Minimum Deposit to Open	\$25
<i>No Minimum Balance Service Charge</i>	
<i>No Minimum Balance to Earn Interest</i>	

Minor Savings†

<i>No Minimum Balance Service Charge - Under Age 18</i>	
Minimum Deposit to Open	\$10
Minimum Balance to Earn Interest	\$10

Save at School Savings†

Only available to elementary school aged minors part of an active Save at School program

<i>No Minimum Balance Service Charge</i>	
Minimum Deposit to Open	\$5
Minimum Balance to Earn Interest	\$5

Other Fees & Services

Card Replacement - Standard Service	\$5 Per Card
Card Replacement - Expedited Service	\$40 Per Card
Check Images with Monthly Statement	\$5 Per Month
Inactive Account Fee - Checking only	\$5 Per Month
<i>Assessed after 270 days without activity</i>	
Legal Processing	\$75 Per Occurrence
Loan Payment - Returned Check Fee	\$20 Per Presentment
Nonsufficient Funds Fee (NSF)	\$30 Per Presentment
NSF Daily Maximum	3/day or \$90
Research Fee ‡	\$30 Per Hour
Safe Deposit Box Key Deposit***	\$20
Safe Deposit Box Drilling***	Varies by Location
Stop Payment	\$30 Per Request
VISA International Transaction Fee	1% Per Transaction

* Nonsufficient Funds Fees may apply.

** Payment cancellations are available if recipient has not yet enrolled in Zelle®. For recipients already enrolled in Zelle®, senders will be unable to cancel a payment.

*** Safe Deposit Box Annual Rent Schedule available upon request.

‡ Interest is compounded daily and paid monthly.

‡ Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and/or check copies.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.