



Schedule of Consumer Fees & Service Charges

Effective 4/09/2025 and subject to change

Checking

*FREE Account

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

Rewards Account

Initial Deposit to Open	\$25
<i>Includes Rewards</i>	
Service Charge	\$6 Per Month

Premium Rewards Account

Initial Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
Service Charge	\$9 Per Month

Interest Account¹

Initial Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
Minimum Average Daily Balance to Waive Service Charge	\$5,000 or \$50,000 in eligible 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>	
Initial Deposit to Open	\$25
Service Charge	\$4 Per Month

Digital Payments

(Available through Online and Mobile Banking)

Zelle® (P2P)

Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation ⁴	\$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
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Wire Transfers

Outgoing-Domestic	\$10 Per Wire
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In Person Payments

Cashier's Checks

Cashier's Checks	\$8 Per Check
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Collections and Foreign Check Processing

All Check Collections	\$50 Per Collection
Canadian Check Processing	\$10 Per Presentment ⁸
All Other Foreign Check Processing	\$30 Per Presentment ⁸

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

* Nonsufficient Funds Fees may apply.

⁸ Presentment refers to items such as checks and electronic (ACH) transactions.

¹ Interest is compounded daily and paid monthly.

² Minimum balance calculation based on daily balance.

³ Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and/or check copies.

⁴ 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.

⁵ Safe Deposit Box Annual Rent Schedule available upon request. Rentals for existing clients only

⁶ Overdraft Protection covers checks, automatic payments and recurring payments, as long as funds are available in the linked account to cover the transaction.

⁷ Overdraft Line of Credit covers checks, ATM withdrawals, debit card purchases, automatic payments, and recurring payments, up to credit limit.

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Savings & Money Market

Money Market¹

Initial Deposit to Open	\$25
Minimum Balance ² to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
Minimum Balance to Earn Interest	\$1,000

High Yield Money Market¹

Promotion may be discontinued at any time

Initial Deposit to Open	\$25
Minimum Balance ² to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
<i>No Minimum Balance to Earn Interest</i>	

Platinum Money Market¹

Promotion may be discontinued at any time

<i>Requires a checking account and \$25,000 new money to open.</i>	
Initial Deposit to Open	\$25,000
Service Charge	\$10 Per Month
Minimum Balance ² to Waive Service Charge	\$1,000

Savings¹

Initial Deposit to Open	\$25
Minimum Balance ² to Waive Service Charge	\$100
Service Charge	\$3 Per Month
Minimum Balance to Earn Interest	\$100

Start Savings¹

Requires a checking account to open.

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

Minor Savings¹

No Minimum Balance Service Charge - Under Age 18

Initial Deposit to Open	\$10
Minimum Balance to Earn Interest	\$10

Save at School Savings¹

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

No Minimum Balance Service Charge

Initial Deposit to Open	\$5
Minimum Balance to Earn Interest	\$5

Overdraft Services

Overdraft Protection⁶

Funds transfer from another account in case of an overdraft. Setup required.

Setup Fee	No Fee
Overdraft Transfer Fee	No Fee

Overdraft Line of Credit⁷

Funds transfer from line of credit in case of an overdraft.

Application Fee	\$33
Overdraft Transfer Fee	No Fee

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 ⁸
Nonsufficient Funds Fee (NSF)	
ATM or Everyday Debit Card Transactions	No Fee
Insufficient Funds Charge (Returned)	\$30 Per Presentment ⁸
Insufficient Funds Charge (Paid)	\$30 Per Presentment ⁸
Daily Maximum	3/day or \$90
Notary Services	No Fee for Existing Clients
Research Fee	\$30 per hour
Safe Deposit Box Key Deposit ⁵	\$20
Safe Deposit Box Drilling ⁵	Varies by Location
Stop Payment	\$30 Per Request
VISA International Transaction Fee	1% Per Transaction
VISA International Transaction Fee	1% Per Transaction