

Schedule of Fees and Charges

Effective October 30, 2025

Bank On Checking	\$25.00 minimum opening deposit required. A \$3.00 monthly charge applies. No overdraft, NSF, activation, closure, dormancy, inactivity, or balance fees or charges apply. No checks or paper statements are available with this product.
Citizens+ Checking	\$2,500.00 minimum opening deposit required. If the balance falls below \$2,500.00 at any time, a \$9.95 monthly fee applies. No sweep fees apply.
Choice Checking	\$50.00 minimum opening deposit required. An \$8.95 monthly fee is automatically charged. A discounted \$5.95 monthly fee applies for Students (up to age 24 with proof of eligibility) and Seniors (55 years of age and older).
Classic Checking	\$50.00 minimum opening deposit required. If balance falls below \$100.00 at any time, a \$5.95 monthly fee applies. Monthly fee is waived for Students (up to 24 years old with proof of eligibility) and Seniors (55 years of age and older).
The following pertains to Classic, Choice, and Citizens+ Checking Accounts:	Electronic Statements (E-Statements) are provided for no charge or fee. Paper statements are provided for a \$2.00 monthly fee, which is waived for Seniors (55 years of age and older). Seniors receive one order of 120 single or 90 duplicate checks per calendar year at no charge. Additional checks at customer's expense.
Estate Account Checking	No monthly charge. The first 20 checks are provided for no charge. Additional checks will be provided for \$10.00 fee per processing request. Early account closures do not apply.
Elite Business Checking	\$5,000.00 minimum opening deposit required. If the balance falls below \$5,000.00 at any time, an \$8.95 monthly fee applies. Unlimited debit items. No charge for statements.
Select Business Checking	\$2,500.00 minimum opening deposit required. If the balance falls below \$2,500.00 at any time, a \$7.95 monthly fee applies. Charge of \$0.25 per debit item after first 100 items. E-Statements at no charge. Paper statements provided for \$2.00 monthly fee.
Basic Business Checking	\$100.00 minimum opening deposit required. If the balance falls below \$100.00 at any time, a \$4.95 monthly fee applies. Charge of \$0.25 per debit item after first 25 items. E-Statements at no charge. Paper statements provided for \$2.00 monthly fee.
Non-Profit Checking	Product only available to non-profit organizations. No monthly service charges. Checks and statements are provided at no charge.
Super Non-Profit Checking	Product only available to non-profit organizations. \$1,000.00 minimum opening deposit required. If balance falls below \$1,000.00 at any time, a \$7.50 monthly fee applies.
CIMA (Money Market Account)	No monthly charge if the balance is \$2,500.00 or above. If balance falls below \$2,500.00 at any time, a \$7.50 monthly fee and \$0.20 per debit item fee applies.
Savings Accounts/E-Savings	\$50.00 daily minimum balance must be maintained to avoid \$5.00 monthly fee.
Christmas Club Savings	\$10.00 opening deposit, \$2.00 paper statement charge, \$5.00 early withdraw penalty per early withdraw (Jan 1 st -Oct 31 st), Funds disbursed Nov 1 st by direct deposit or \$5.00 processing fee for a check issued disbursement.
Hometown Heroes Savings	Product only available for those serving or previously served in the fields of EMT, Paramedic, Med-Flight, Fire, Law Enforcement or Military. \$50.00 minimum opening deposit required, \$2.00 paper statement charge, proof of eligibility required at account opening.
Account Research/Balancing	\$5.00 per hour with a \$5.00 minimum charge.
Coin Counting	Non-customers are charged a fee of 7% of the total amount with a \$3.00 minimum charge. No charge for customers.
Dormant Account Fee	\$5.00 monthly after 24 months of inactivity. Applies to checking and savings accounts.
Early Account Closure	\$25.00 fee at time of account closure if account is closed within 60 days of opening.
Excessive Use Fee	\$15.00 monthly fee. This may apply to savings and money market accounts.
Internet/Mobile Banking	No monthly charge for customers. Other service fees may apply.
Interim Statement/Copy of Statement	\$5.00 per statement.
Non-Sufficient Funds (NSF) Fee	\$35.00 per item.
Official Checks/Personal Money Orders	\$3.00 per item.
Overdraft Fee	\$35.00 per item fee. \$7.50 weekly fee applies thereafter.
Safe Deposit Box Rental	\$12.00 - \$80.00 annually based on box size. Lost key fee of \$35.00 applies. Box drill fee will be charged if necessary. Drill fee may vary and will be collected prior to box drilling.
Signature Guarantee	\$25.00 fee per item. This service is only offered to customers.
Stop Payment	\$35.00 per item or range.
Sweep Accounts	\$5.00 fee for each sweep transaction. This fee is automatically withdrawn.
Wire Transfer-Incoming	\$10.00 per item.
Wire Transfer-Outgoing	\$30.00 per item.
Visa Debit Card Replacement	\$15.00 for lost or damaged card replacement.