

RETAIL SCHEDULE OF FEES AND SERVICE CHARGES



EFFECTIVE March 21, 2022

MONTHLY MAINTENANCE FEES

Product	Minimum Balance Requirement	Fee	Information
Extra Checking Account	\$500	\$7	If balance falls below minimum any day during the month.
Money Management Checking	\$1,500 in this account, or \$50,000 in combined qualifying deposits.	\$20	If balance falls below minimum any day during the month.
Statement Savings Account	\$300	\$5	If balance falls below minimum any day during the month.
Extra Savings Account	\$500	\$5	If balance falls below minimum any day during the month.
Money Market Deposit Account	\$2,500	\$10	If balance falls below minimum any day during the month.

ATM/DEBIT CARD FEES

You may also be charged a fee when you use an ATM we do not own or operate by the ATM owner/operator and the owner/operator may charge you a fee for a balance inquiry even if you do not complete a transfer or withdrawal.

Deposits/Withdrawals	\$2	Per transaction, when performed at an ATM we do not own or operate.
Inquiries/Transfers	\$2	Per transaction, when performed at an ATM we do not own or operate.
Reject/Denial	\$.55	Per transaction, when performed at an ATM we do not own or operate.
International Deposit/Withdrawal	\$3	Per transaction
International Inquiry/Transfer	\$2	Per inquiry
International ATM/POS Currency Conversion Fee	2.00%	Per transaction, percentage of amount withdrawn or spent will be charged as a fee
Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	\$17	Per withdrawal request paid on non-sufficient funds
Card Replacement Fee	\$10	Per card (ATM or Debit)

COLLECTIONS, TRANSFERS, ACH

Outgoing Domestic Wire Transfer	\$25	Each
Outgoing International Wire Transfer	\$50	Each
Incoming Wire Transfer	\$20	Each
Incoming Collection from Other Bank	\$20	Each
Coupon Collection Fee	\$5	Each
Automatic Loan Payment Not Processed	\$10	After 3 attempts to make your payment
Stop Payment on ACH	\$35	Per stop payment
Returned ACH Items	\$17	Per presentment†
Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	\$17	Per ACH presentment paid on non-sufficient funds†

ACCOUNT USAGE AND MAINTENANCE

Early Closeout Fee	\$25	For checking and savings accounts, if account is closed within first 6 months of opening.
Early Withdrawal Fee	\$50	For certificates, when a withdrawal is performed before maturity. Additional fees may apply. Refer to your account disclosure for more information.
Returned Loan Payment	\$20	Per returned payment
Return of Deposited Item	\$10	Per returned item
Nonsufficient Funds	\$17	Per transaction†
Uncollected Funds	\$17	Per transaction†
Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	\$17	Per transaction†
Savings Overdraft Fee	\$10	Per occurrence, when your savings account is linked to your checking account and an overdraft occurs. Charged to your checking account.

BANK AND MISCELLANEOUS ITEMS

Check Protest	\$25	Per protest (refers to a formal, written declaration stating that a check presented was dishonored.)
Return of Paid Checks	\$20	Per month
Check Images	\$5	Per statement cycle
CD of Account Statements and Images	\$50	Per disc
Certified Check	\$25	Per check written in which the bank guarantees the funds.

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BANK AND MISCELLANEOUS ITEMS continued		
Stop Payment on Personal Checks	\$35	Per each stop payment you request on a personal check.
Money Orders	\$3	Per money order
Stop Payment on Money Orders	\$35	Per stop payment
Bank Checks	\$7	Per bank check
Stop Payment on Bank Check	\$35	Per stop payment
Visa Gift Card	\$3.95	Per card, when sold to a customer
	\$5.95	Per card, when sold to a non-customer (\$1,000 per day maximum)
Foreign Currency Orders	\$25	Per \$2,500 for overnight processing
	\$28	Per \$2,500 for priority overnight processing
Foreign Currency Exchange	1%	Of total exchanged
Foreign Draft Processing	\$10	Per occurrence
Locking Zipper Bag	\$50	Per bag

ADMINISTRATIVE AND INFORMATION SERVICES		
IRA Administration Fee	\$10	Annually, for plans in distribution
IRA Transfer Fee	\$25	To transfer plan to another institution
Processing Legal Papers	\$100	Per occurrence
Cash Advance Fee	\$3	Per advance
Signature Guarantee	\$10	Per guarantee, unless funds are transferred to Pathfinder Bank or Pathfinder Investment Services.
Account Research/Reconciliation	\$40	Per hour, with a minimum of \$10
Checking Statement Mailing Fee	\$2	Per month, if receiving paper statements for a checking account
Returned Statement Fee	\$5	Per statement that is returned to us as undeliverable
Copy of Account Statements and other bank items	\$5	Per item(s) copied (other items include tax forms, personal checks, money orders, bank checks.)

INTERNET AND MOBILE BANKING		
Monthly Maintenance Fee	Free	
Bill Payments	Free	
Mobile Banking	Free	

† Fee may be charged each time a payment (transaction/item/draft/transfer) is presented if the amount of money available in your account is not sufficient to cover your payment, regardless of the number of times the payment is presented. This may result in multiple fees for the same item.