

FEE SCHEDULE



CHECKING ACCOUNTS

NSF (check/ACH/debit/bill pay)	\$30.00
Courtesy Pay	\$30.00
Stop payment (single item)	\$25.00
Stop payment (series of items)	\$30.00 each
ACH origination (one time to or from another financial institution)	\$25.00
Starter checks	\$3.00 each
Internal automatic transfer from savings	\$3.00
Institution to institution payment - standard	\$2.50

DEBIT/CREDIT CARD FEES

Debit card replacement - mail	\$15.00
Debit card replacement - overnight mail	\$50.00
Debit card replacement - instant issue	\$20.00
Credit card replacement - mail	\$15.00
Credit card replacement - overnight mail	\$50.00

GENERAL FEES

Official check	\$5.00
Stop payment on official check	\$25.00
Copy of official check	\$5.00
Gift card	\$4.95
Travel card	\$9.95
Travel companion card	\$2.95
Travel card reload	\$3.95
Deposited item return	\$15.00 per item
Copy of deposited item	\$5.00
Canadian item deposited	\$30.00
IRA transfer (outgoing)	\$20.00
Inactive/dormant account	\$25.00 per month
Bad address	\$25.00 per month
Administration on escheat accounts	\$50.00
Garnishment/levy/executions	\$50.00 per occurrence
Statement copy	\$3.00 per page
Account research/reconciliation	\$25.00 per hour
Incoming wire transfer	\$15.00
Outgoing wire transfer	\$25.00
Account closed within 90 days of opening	\$15.00
Collection item	\$20.00
Rainbow Savings early withdrawal	\$15.00 per withdrawal
Rainbow Savings withdrawal limit penalty	\$15.00 per occurrence
Money Market service charge	\$5.00 monthly
Liquid Gold service charge	\$15.00 monthly
Check cashing	2% (minimum \$5 on check total)

SAFE DEPOSIT BOX

3X5	\$20.00 annually
5X5	\$30.00 annually
3X10	\$40.00 annually
5X10	\$50.00 annually
10X10	\$70.00 annually
Drill box	varies
Lost key	\$10.00

BUSINESS ACCOUNTS

Locking bag	\$25.00
Vinyl zipper bag	\$5.00

