



**Schedule of Fees**  
Effective July 19, 2018

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account Closed Within 30 Days of Opening .....	\$10.00
Account Reconciliation or Balancing (Per hour) .....	\$25.00
Account Research (Per hour).....	\$25.00
ACH Bank Originated Setup Fee .....	\$20.00
ACH Bank Originated Transaction Fee (Monthly) .....	\$5.00
ACH Return Item .....	\$3.00
ATM Transaction Fee (Non-Hawthorn ATM) .....	\$1.00
Audit Confirmation .....	\$20.00
Canadian Item Processing .....	\$25.00
Card Fees:	
Gift Card Fee .....	\$5.95
Travel Card Fee .....	\$9.95
Cashier's Check.....	\$5.00
Centralized Return Processing (Per item).....	\$10.00
Charged Back Deposit Item. ....	\$6.00
Check Copy.....	\$1.00
Check Images with Statement (Monthly) .....	\$2.00
Coin Counting (Non-Customer) .....	15%
Collection Item Fee .....	\$20.00
Counter Check Fee .....	\$0.25
Debit/ATM Lost Card Replacement .....	\$10.00
Dormant Fee (Monthly fee if balance below \$50).....	\$1.00
Duplicate Paper Statement (Monthly).....	\$3.00
Foreign Currency & Coin .....	Provider Fee + \$20.00
Foreign Travelers & International Drafts.....	Provider Fee + \$20.00
Garnishment/Levy Processing .....	\$75.00
Insufficient Item-Paid/Returned.....	\$35.00
Long Distance Fax.....	\$3.00
Medallion Signature Guarantee .....	\$50.00
Mobile Banking.....	FREE
Mobile Deposit.....	FREE
Money Order .....	\$3.00
Notary Service (Non-Customer) .....	\$2.00
Online Banking: Account Access, Bill Payment* .....	FREE
Paper Statement Fee (Monthly) .....	\$3.00
Photo Copies (Per page) .....	\$0.50
Re-Submitted Deposit Item .....	\$6.00
Safe Deposit Box .....	Varies by size
Safe Deposit Box Key Deposit/Replacement .....	\$20.00
Special Statement Cut-Off (Monthly) .....	\$5.00
Special Statement Handling (Monthly).....	\$5.00
Statement Reprint.....	\$3.00
Stop Payment Order.....	\$35.00
Sweep Fee (Per transaction).....	\$5.00
Telephone Transfer (Non-Automated) .....	\$2.00
Two Signature Verification (Monthly) .....	\$10.00
Wire Transfer Incoming .....	\$20.00
Wire Transfer Outgoing (Domestic).....	\$20.00
Wire Transfer Outgoing (International).....	\$75.00

\*Basic bill payments are free; however, other bill payment services may have a fee associated with the type of transaction as disclosed in the bill payment function.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.