

Fee Schedule (Effective July 1, 2016)

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	\$25.00 per hour
Account Research	\$25.00 per hour
ACH Return Item	\$2.00
ATM Transaction Fee (Non-Hawthorn ATM)	\$1.00
Audit Confirmation	\$20.00
Canadian Item Processing	\$25.00
Card Fees:	
Gift Card Fee	\$5.00
Travel Card Fee	\$5.00
Cashiers Check	\$5.00
Centralized Return Processing	\$10.00/item
Charged Back Deposit Item	\$6.00
Check Cashing (Non-Customer)	\$5.00
Check Copies	\$1.00
Check Images	\$2.00/month
Coin Counting (Non-Customer)	15%
Collection Item Fee	\$20.00
Counter Check Fee	\$0.25 each
Dormant Fee (Monthly Fee if Balance Below \$50)	\$1.00
Duplicate Paper Statement	\$3.00/month
Foreign Currency & Coin	Provider Fee + \$20.00
Foreign Travelers & International Drafts... ..	Provider Fee + \$20.00
Garnishment/Levy Processing	\$75.00
Insufficient Item-Paid/Returned	\$30.00
Long Distance Fax	\$3.00
Medallion Signature Guarantee	\$5.00
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)	\$0.20
Replace Lost ATM/Debit Card	\$10.00
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	\$5.00/month
Statement Reprint	\$3.00
Stop Payment Order	\$30.00
Sweep Fee (Per Transaction)	\$5.00
Telephone Transfer (Non-Automated)	\$2.00
Two Signature Verification (Monthly)	\$10.00
Travelers Checks	Single Signature 1%
.....	Double Signature 1.5%
Wire Incoming	\$20.00
Wire Outgoing (Domestic)	\$20.00
Wire 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.