

# Schedule of Fees and Charges

Effective April, 1 2026



<b>Checking Accounts</b>	<b>Access</b>	<b>Basic</b>	<b>Active</b>
Monthly Maintenance Fee .....	\$5 .....	\$8 .....	\$15 .....
Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee .....	\$1,000 .....	\$2,500 .....	\$5,000 .....
Number of Checks Processed Free per Month .....	50 .....	100 .....	200 .....
Number of Deposit Items Processed Free per Month .....	50 .....	100 .....	200 .....
Number of Deposits Processed Free per Month .....	10 .....	20 .....	30 .....
Excess Check Processing Charge (per check after those processed for free) .....	\$0.30 .....	\$0.30 .....	\$0.30 .....
Excess Deposit Item Processing Charge (per item after those processed for free) .....	\$0.30 .....	\$0.30 .....	\$0.30 .....
Excess Deposit Processing Charge (per deposit after those processed for free) .....	\$1 .....	\$1 .....	\$1 .....

**Account Analysis Checking Account** *Certain assessed fees are offset by earnings credit allowances.*

Monthly Maintenance Fee .....	\$15
Business Account Analysis Check Processing Charge (per check).....	\$0.30
Business Account Analysis Deposit Count (per in-branch deposit or merchant remote deposit) .....	\$1
Business Account Analysis Deposit Item Count (per item) .....	\$0.30
Business Coin Boxes (per box of coin) .....	\$3
Outgoing Coin Roll Charge (per roll) .....	\$0.06
Incoming Coin Charge (per each dollar or partial dollar in coins) .....	\$0.06

**Debit Cards**

ATM Daily Withdrawal Limit .....	\$1,000 per card
International Transaction Fee .....	1% of transaction amount

**General Service Fees and Charges**

Business Checks .....	Prices vary with style and quantity
Copies of Paid Checks.....	\$2 per copy
<ul style="list-style-type: none"> <li>Two copies per statement are free; paid check copies can also be obtained for free through online banking.</li> <li>Stop Payment Fee (per check or Automated Clearing House [ACH] or Bill Pay payment) .....</li> </ul>	\$25
ACH One-Time/Recurring Set-up .....	\$5
ACH Payment Stop Payment Fee .....	\$25
Balancing/Reconciliation/Research (per hour; one hour minimum) .....	\$20
Card (Credit or Debit) Replacement Fee .....	\$5
Card (Credit or Debit) Rush Fee .....	\$40
Cash Orders .....	2 per \$1,000
<ul style="list-style-type: none"> <li>Additional fee of \$75 applies for orders on non-scheduled days. Contact Sunward or visit branch for schedule.</li> </ul>	
Cashier's Check Fee (per item) .....	\$5
Check by Phone .....	\$10
Debit Card Loan Payment (Online or Phone, third-party fee).....	\$4.95
Deposit Item Return Fee (per item returned) .....	\$8
Dormant Account Fee (assessed monthly after two consecutive years of inactivity) .....	\$5
Endorsement Stamp (first stamp free with Active, Basic & Account Analysis Checking) .....	\$20
Garnishment and Levy Processing Fee (per each one processed) .....	\$50
Invalid Address Fee (per month) .....	\$5
Money Order Fee (per item) .....	\$5
Overdraft Fee – for Non-Sufficient Funds (per paid item/transaction) .....	\$25
Returned Item Fee – for Non-Sufficient Funds (per returned item/transaction) .....	\$25
Safe Deposit Box Drill Fee .....	\$225
Safe Deposit Box Key Replacement Fee .....	\$15
Statement Copies or Copies of Other Scanned Images (charge per page) .....	\$1
<ul style="list-style-type: none"> <li>Certain statement copies are available in online banking and may be obtained there for free.</li> </ul>	
Wire Transfer (Outgoing – Domestic) .....	\$25
Wire Transfer (Outgoing – International) .....	\$45

**Online Services**

Bill Pay – Regular Payments .....	Free
Bill Pay – Expedited Payment Fee .....	\$15
Online Banking .....	Free
Online Banking – Premium Services (ACH Origination/OAC, Payroll) .....	\$35/month
Positive Pay (ACH & Checks) .....	\$50/month
Remote Deposit Service (Merchant Capture) .....	\$25/month
Online Banking Wire Module .....	\$50/month