



This Schedule of Fees is for checking accounts, savings accounts, and other services. When applicable, fees apply whether or not a monthly account fee is charged.

Schedule of Fees

Effective March 1, 2021

SERVICE DESCRIPTION	Additional Fees That May Apply To Business Accounts
Account Closing (within 30 days of opening) (per account) \$10.00	ACH Origination Services
ATM/Debit Card Fees:	Set-up (one time) \$100.00
Non-HCN Bank (NON-HCN) ATM Withdrawal (each) \$2.00	Monthly Maintenance \$35.00
(per withdrawal from non-HCN Bank ATMs, non-Allpoint Network	Transaction Fee (per item) \$0.12
ATMs and purchase transactions made outside of the US)	Return Item (per item) \$5.00
ATM/Debit Card Replacement (each)(second occurrence and after) \$10.00	Notice of Change (per item) \$3.00
ATM/Debit Card Expedited Delivery (embossed only) (per card) \$35.00	Business Analysis Activity Charges
Cross-border Assessment Fee (MCard ICBA Fee) 0.9%	Account Maintenance (per month) \$15.00
Currency Conversion Fee (MCard CCA Fee) 0.2%	Checks Deposited On-Us (applies to all deposit methods) (each) \$0.08
(international transactions) (percent of transaction amount)	Checks Deposited Transit (applies to all deposit methods) (each) \$0.10
Bill Pay Fees for Expedited Processing	Checks Paid Against Account (each) \$0.15
Overnight Check (Overnight Check Tran) (per check) \$14.95	Coin Deposited/Furnished-rolled (per \$1) \$0.0010
Same Day Electronic (Online Bill Payment Tran) (per transaction) \$9.95	Coin Deposited (per bag) \$5.00
Cashier's Check (per check) \$8.00	Currency Deposited/Furnished (per \$1) \$0.0012
Check Image Retrieval (per image) \$2.00	Deposit Processed (each) \$1.25
Check Image Special Format (per month per account) \$2.00	Electronic Deposit (Business eDeposit & Mobile Deposit)(each) \$1.00
Check Printing (fee depends on style & quantity of checks ordered) Fee Varies	Balance Management Current Rate
Coin Machine Service (percent of cash value) 5%	Business eDeposit
Collection Incoming/Outgoing (per collection) \$20.00	Multi Feed Scanner (per month) \$50.00
Counter Checks (per 4 checks) \$2.00	Single Feed Scanner (per month) \$25.00
Documentation Research (per hour) \$25.00	Additional Scanner (each per month) \$10.00
Escheat Notice (per notice per account) \$2.00	Business Online Token Replacement Fee (per token replaced) \$25.00
Hold Mail (per month per account) \$5.00	Courier Service with Deposit Center Processing Third Party fees + 10%
Foreign Item (per item) \$25.00	CTX/CCD Statement (per statement mailed) \$5.00
Legal Process (per legal process received) \$100.00	Deposit Account Control Agreement (DACA)
NSF Paid Item/NSF Returned Item (per item per presentment - we may charge a separate fee each time the same item is presented against for payment against a non-sufficient available balance)	Account Maintenance (per month per account) \$275.00
Consumer Accounts Only: NSF Paid or Returned Item Fee combined not to exceed 6 fees per day	Setup or Amend-Simple/Complex (per agreement) \$750/\$1500
Applies to checks, in-person withdrawals, online bill payment, recurring debit card, ACH transactions or other electronic means presented against a non-sufficient available balance in your account. For consumer accounts, it does not apply to an ATM withdrawal or everyday debit card transaction unless you have opted into the payment of these transactions when you don't have a sufficient available balance in your account.	Night Depository
Overdraft Transfer (per transfer) \$5.00	Night Depository Annual Fee \$25.00
Photocopies (per copy) \$1.00	Night Depository Disposal Bags Varies
Return Item Charge (per deposited/cashed item charged back) \$10.00	Night Depository Key Replacement (per key) \$10.00
Redeposited Item Charge (per deposited/cashed item redeposited) \$10.00	Overdraft Daily Fee (per day account is overdrawn beginning on day of overdraft) \$2.00
Special Handling (per returned cashed/deposit item) \$5.00	Positive Pay
Special Statement/Duplicate Monthly Statement Request(each) \$5.00	Positive Pay Monthly Fee (per month) \$39.00
Stop Item Charge (includes a recurring Mastercard payment cancellation) (per stop payment order or renewal) \$34.00	Positive Pay Exception Processed by Bank (per item) \$1.00
Stop Item Charge (per online stop payment order or renewal) \$10.00	(each exception not processed by customer via Business Online Banking)
Telephone Transfer (per transfer) \$5.00	Positive Pay Return (per item returned) \$15.00
Transaction Activity Print-Out (per page) \$2.00	State Bar Reports (Attorney Client Trust Account-per report) \$10.00
Verification of Deposit (per verification) \$10.00	Safe Deposit Box Annual Fee (per box) (Subject to Availability)
Wire Transfer Incoming (per transfer) \$10.00	2x5 \$40.00
Wire Transfer Outgoing Domestic (per transfer) \$25.00	3x5 \$50.00
Wire Transfer Outgoing International (per transfer) \$40.00	5x5 \$65.00
	3x10 \$70.00
	5x10 \$100.00
	10x10 \$150.00
	Key Deposit \$20.00
	Safe Deposit Forced Entry (per forced entry) Current Billed Rate

Please refer to the Account Terms and Conditions for additional information concerning your account including overdraft information.

Member FDIC