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**Business Fee Schedule Effective May 1, 2017**

Fee Description	Fee Amt	Fee Description	Fee Amt
<b>Plastic Card Fees</b>		<b>ACH Origination</b>	
New Check Card	Free	ACH Per File	\$2.00
Replacement Card	\$10.00	ACH Per Record	\$0.09
Plastic Card Rush	\$30.00	ACH Origination Return	\$15.00
Plastic Card PIN Rush	\$30.00	<b>E-Funds Transfer</b>	
International Transaction Fee	1% of trans amt	Incoming (standard)	\$5.00
Foreign ATM Transaction	\$1.00	Outgoing (standard)	\$5.00
<b>Checking Account Fees</b>		Pay People (Standard)	\$5.00
Privilege Pay	\$31.00	<b>Phone/Online Payments</b>	
NSF / Overdrawn Account	\$31.00	By Check	\$5.00
NSF Check Re-post	\$15.00	By Credit Card	\$20.00
Return Deposit Item	\$15.00	<b>Other Fees</b>	
Stop Payment Online	\$20.00	Business Bill Payment	\$15.00
Stop Payment In Branch	\$25.00	Check/ACH Positive Pay	\$75.00
Business Checking fall below minimum balance	\$15.00	Remote Deposit Capture maintenance	\$35.00
Commercial Checking monthly maintenance	\$20.00	MSB Remote Deposit Capture maintenance -leasing	\$50-\$75
MSB Commercial Checking monthly maintenance	\$500.00	Remote Deposit Capture per item	\$0.30
Cash deposited over monthly limit	\$0.12 per \$100	Account Research/Reconciliation per hour	\$25.00
Coin orders	\$0.10 per coin roll	Garnishment / IRS Levy	\$75.00
Currency orders	\$1.20 per \$1,000	Deposit account Collection	\$20.00
Over the counter deposit item over monthly limit	\$0.35	Notary (Member) per seal	Free
Per draft after 20 items	\$0.30	Notary (Non-member) per seal	\$1.00
Foreign Check Collection	\$20.00	Inactive account (monthly)	\$5.00
Temporary Check (4)	\$2.00	Escheatment (annual)	\$50.00
Checking Re-open	\$10.00	Check Copy	\$5.00
<b>Credit Card / Loan Fees</b>		Check Copy (through internet)	\$3.00
Visa Draft Copy	\$10.00	Overdraft transfer from savings	\$5.00
Loan Advance Fee	\$10.00	Photo Copy / Fax	\$5.00
Late Payment	Up to \$30	Official Check	\$5.00
Over Limit	\$15.00	Official Check Stop Pay	\$25.00
Loan Modification Processing Charge	\$250.00	Gift Card Purchase - Members only	\$4.00
Loan Payoff Request	\$25.00	Printed Statements (Duplicate/Returned/Mailing)	\$5.00
<b>Wire Transfer</b>		Verification of Deposit	\$10.00
Incoming	\$7.50	Medallion Signature Guarantee	Free
Outgoing	\$20.00	Bad Address Fee (monthly)	\$5.00
Outgoing (online)	\$15.00		
Rush - plus wire standard fee	\$10.00		
Foreign / International Wire	\$45.00		
Foreign /International Wire (online)	\$40.00		