



MEMBER FDIC

MISCELLANEOUS FEE SCHEDULE

Effective November 3, 2023

ATM & Debit Card Fees:

Non-Union Bank ATM Service Charge	\$2.50
<i>(For balance inquiries, transfers and/or withdrawals.)</i>	
Replace Lost ATM/Debit Card.....	\$5.00

Deposit Account Statement Fees:

Paper Statement Fee	\$3.00 per month
Returned Statement Fee.....	\$5.00
Statement Reprint	\$5.00

Inactive/Dormant Account Fees:

Inactive Account Fee - Checking.....	\$6.00 per month
<i>(No customer initiated transactions for 12 consecutive months.)</i>	
Dormant Account Fee - Checking & Savings	\$6.00 per month
<i>(No customer initiated transactions for 24 consecutive months.)</i>	

Miscellaneous Fees:

Account Closed Within 90 Days of Opening	25.00
Account Research	\$28.00 per hour
Cashier's Check	\$5.00
Check Cashing <i>(Non-Customer)</i>	\$8.00 or 1% of check total, whichever is greater
Check Images Returned.....	\$3.00 per month
Check Printing.....	Fee depends on style of check ordered
Check Sent for Collection.....	\$50.00
Coin Counting <i>(Non-Customer)</i>	\$5.00 or 5% of total coin counted, whichever is greater
Escheat Fee - All Deposit Accounts.....	\$25.00
<i>(Unclaimed Funds remitted to the State of Ohio.)</i>	
Fax.....	\$1.00 per page
Garnishments.....	\$75.00
Loan Coupon Book <i>(Lost Replacement)</i>	\$5.00
Locking Bags	\$20.00
Money Order	\$3.00
Money Service Business.....	\$175.00 per account, per month
Photocopies	\$0.25 each
Stop Payments <i>(All Items)</i>	\$35.00
Tax Levy.....	\$75.00
Zipper Bags.....	\$5.00

Non-Sufficient Funds (NSF) and Overdraft Fees:

Continuous Overdraft Charge - Personal.....	\$5.00 per week
<i>(Applies to personal checking & savings accounts. After each seven (7) consecutive business days overdrawn.)</i>	
Continuous Overdraft Charge - Business.....	\$10.00 per week
<i>(Applies to business checking & savings accounts. After each seven (7) consecutive business days overdrawn.)</i>	
NSF Paid Item.....	\$35.00 per item, per presentment
NSF Return Item.....	\$35.00 per item, per presentment
Auto Transfer from Savings Account.....	\$5.00
<i>(Automatic transfer to cover overdraft in \$100 increments.)</i>	

NSF Paid Item fees limited to five (5) fees per day. NSF Return Item fees and NSF Paid Item fees will apply to items created by check, transfer request, in-person withdrawal or other electronic means. A fee may be charged to you each time the same item, whether it is created by check, transfer request, in-person withdrawal or other electronic means, is presented against non-sufficient funds and either paid by us or returned unpaid. See the Terms and Conditions Overdraft Addendum for more details.

Online Bill Pay Fees:

Bill Pay Overnight Check Fee.....	\$14.95
Bill Pay Stop Payment Fee.....	\$30.00
Business Bill Pay Monthly Fee.....	\$8.95
<i>(First 90 days waived. \$0.50 for each payment over 20 per month)</i>	
Zelle Stop Payment Fee.....	\$35.00

Safe Deposit Box Fees:

Box Rental Availability and size vary per office	
<i>(Not FDIC insured)</i>	
2x5 / 3x4 Annual Rental Fees.....	\$25.00
3x5 / 2x11 Annual Rental Fees.....	\$30.00
5x5 Annual Rental Fees.....	\$35.00
3x10 / 3x11 Annual Rental Fees.....	\$40.00
4.5x11 / 5x10 / 5.75x11 Annual Rental Fees	\$50.00
10x10 Annual Rental Fees	\$85.00

Lock Replacement.....	\$100.00 minimum
Lock Drilling Fee.....	\$200.00 minimum

Wire Transfer Fees:

Incoming Domestic.....	\$20.00 per request
Outgoing Domestic.....	\$35.00 per request
Incoming International.....	\$25.00 per request
Outgoing International.....	\$50.00 per request
Outgoing Online Domestic.....	\$25.00 per request
Outgoing Online International.....	\$40.00 per request