

Hickory Point Bank Consumer Fee Schedule

Effective November 2024

Bookkeeping Service Fees

Telephone Transfers	\$3.00
Automatic Transfers <i>(initial set-up)</i>	\$5.00
Checkbook Balancing <i>(per hour)</i>	\$25.00
Stop Payment <i>(each)</i>	\$32.00
Research <i>(per hour)</i>	\$25.00
Special Statement <i>(each)</i>	\$5.00
Statement Copies <i>(each)</i>	\$3.00
Paid Overdraft Item(s) Fee <i>(each item)</i> ¹	\$32.00
Returned Nonsufficient Funds (NSF) Item(s) Fee <i>(each item)</i> ²	\$32.00
Overdraft Consecutive Day Charge <i>(per day)</i> ³	\$6.50
Image Item Copies <i>(first 3 at no charge)</i>	\$2.00
Domestic Wire Transfers - Incoming	\$15.00
Domestic Wire Transfers - Outgoing	\$30.00
Foreign Wire Transfers - Incoming	\$15.00
Foreign Wire Transfers - Outgoing	\$50.00
Fee for ATM Withdrawal <i>(Foreign ATM)</i>	\$2.00
Overdraft Protection Transfer <i>(each)</i>	\$5.00
Fax Copies Local <i>(per page)</i>	\$1.00
Fax Copies Non-Local <i>(per page)</i>	\$2.00
Excess Withdrawal Fees - Savings/Money Market ⁴	\$2.00

¹ Fees may apply to checks, preauthorized automatic debits, or other electronic transactions where there are insufficient funds in the account to cover the transaction. Fees may be assessed on one time debit card transactions, so long as you have provided the Bank your affirmative consent to authorize and pay one time debit card transactions into overdraft. ² We will not charge the Returned NSF fee should the item be presented multiple times. ³ An overdraft consecutive day charge will be applied beginning on the second business day the account remains overdrawn and continuing for each business day until the overdrawn balance is cleared. ⁴ Fee for each withdrawal in excess of 3 during a monthly statement cycle. ⁵ Within 90 days of account opening. ⁶ Late fees may apply for any payment received 30 or more days after the due date.

Teller Service Fees

Money Order <i>(each)</i>	\$5.00
Cashier's Check <i>(each)</i>	\$5.00
Night Depository Key Deposit <i>(per key)</i>	\$10.00
Night Depository Locked Bag Rental <i>(per year)</i>	\$25.00
ATM/Debit Card Replacement <i>(per card)</i>	\$10.00
Early Account Closure ⁵	\$20.00

Other Service Fees

Foreign Check Currency Collection <i>(each)</i>	\$20.00
Domestic Collection <i>(each)</i>	\$20.00
Photocopies <i>(per page)</i>	\$0.50
Notary Services <i>(per item)</i>	\$1.00
Medallion Signature Guarantee <i>(per item)</i>	\$50.00
Levy or Garnishment <i>(each)</i>	\$50.00
Safekeeping Setup <i>(each)</i>	\$7.50

Annual Safe Deposit Box Fees

3" x 5"	\$33.00
5" x 5"	\$44.00
3" x 10"	\$50.00
5" x 10"	\$66.00
7" x 10"	\$94.00
10" x 10"	\$121.00
Safe Deposit Box Drilling Fee	\$350.00
Safe Deposit Box Replacement Key	\$75.00
Safe Deposit Box Late Fee ⁶	\$20.00

