GENERAL COSTS
All accounts are subject to General Costs unless otherwise stated. This information amends prior fee schedules given to you.

Checking Accounts
Deposited Items Returned:
  Except Endorsements (Per Item) .................................................... $10.00
Deposited Items Returned:
  Redeposit / Receiv (Per Item) ...................................................... $10.00
Interim Statements ............................................................... Variable
Zipper Bags (Per Bag) ............................................................... $5.00
Night Deposit Bags (Per Bag) ................................................. $25.00
Night Deposit Keys: 1st Key ......................................................... No Charge
Additional Night Deposit Keys (Each) ....................................... $5.00
Overdrafts (Per Item) ................................................................. $35.00
(Accounts overdrawn for three (3) consecutive business days will be assessed a $6.00 fee every third business day until the balance becomes positive.)
Overdraft Protection Transfers Fee ........................................... $10.00
Peoples Line of Credit Transfer Fee ........................................... $15.00
Printed Checks ......................................................................... Variable
Cashed Checks Returned (Per Item) ............................................ $10.00
Non-Sufficient Funds (NSF) Fee (Per Item) ................................ $35.00
Stop Payments ........................................................................ $35.00

Checks
Cashier’s Checks ................................................................. $7.00
Money Orders ................................................................. $5.00
Official Check Issued for Account Closing ......................... $2.50
Gift Cards (Per Card) ............................................................. $5.00

Safe Deposit Box Accounts
Lost Key ................................................................. $20.00
Drill Box (if both keys are lost) .................................................. $70.00

Loans and Collection Accounts
Canadian & International Check Collection Variable
Domestic Collections $6.00 Minimum Variable
Land Contract Collections (Per Payment) ............................. $6.00
Letters of Credit 1.5% (Annual) ........................................ $250 Minimum

Research
Account Reconciliation & Research:
  Customers (no charge if bank error) ........................................ $20.00/ Hour
  Non-Customers (no charge if bank error) ............................... $30.00/ Hour
Withdrawal Document Copy ................................................ $1.00

Special Services
ATM Card Replacement ........................................................... $5.00
Peoples Priority Debit Card ..................................................... $29.00
Audit Confirmation (Each) ......................................................... $25.00
Bond Coupon Collection (Per Envelope) ................................. $10.00
Bond Coupon Returns (Per Envelope) ...................................... $20.00
Christmas Club Early Withdrawal/Closing ............................. $25.00
Self-Service Coin Counting Machine:
  Customers ............................................................................... FREE
  Non-Customers ...................................................................... 15% of Total
Foreign Currency Purchase (Per Order) ................................ $25.00
IRS Tax Levy Processing (Per Levy) ........................................ $100.00
Non-Customer Check Cashing Fee ........................................ $10.00
Notary Fee ........................................................................ $2.00
Photocopies (If over 3 items) ................................................ $5.00
Signature Guarantee ................................................................. $10.00
Loan Payments by Telephone (3rd Party Payors Only) ....... $6.00
Paper Statement Fee ............................................................... $2.00
Dormant Account Fee (Per Month) ......................................... $7.50

Wire Transfers
Domestic Wire Transfers ......................................................... $25.00
Foreign Wire Transfers ........................................................... $50.00
Incoming Wire Transfers ......................................................... $15.00
EFTPS Wire Service (Per Payment) ......................................... $25.00

Savings Accounts
Excess Withdrawal Fee ......................................................... $10.00 (Per month over six debit items)
This fee applies to all types of withdrawals and transfers including those made in person.

Money Market Accounts
Excess Withdrawal Fee ......................................................... $10.00 (Per month over six debit items)
This fee applies to all types of withdrawals and transfers including those made in person.

Online Banking Services
Bill Pay .............................................................................. FREE
Expediting Bill Pay Check Payment ...................................... $19.95
Expediting Bill Pay Electronic Payment ................................. $4.95
Peoples Mobile Deposit (Per Check) ....................................... $0.50

EFFECTIVE 03/01/19