



FEE SCHEDULE

Fees and Charges effective as of September 1, 2026.

*Insufficient (NSF) Paid & Returned Check Charges

Overdraft Charge (Insufficient Paid)	\$32.00 per debit
Overdraft Charge (Insufficient Unpaid)	\$32.00 per debit
Return Item Charge (Insufficient Unpaid)	\$32.00 per debit
Overdraft Transfer	\$8.00 per transfer
Continued Overdraft Charge	\$35.00 after 10 days
	then \$35 every 7 days until positive balance
Returned Check	\$8.00
Returned Check Charge Back Fee	\$8.00

Negotiable Instruments

Money Order (customers only)	\$1.00
Cashier's Check (customers only)	\$5.00
Payroll or Travel Card Purchase	\$5.00
Payroll or Travel Card Reload	\$5.00

Wire Transfer Service Charges

Incoming Wire Fee - Domestic	\$15.00 each
Outgoing Wire Fee - Domestic	\$25.00 each
International Wire (Incoming or Outgoing)	\$50.00 each

Funds Transfer Service Charges

Sweep Transfer to cover Overdraft	\$8.00
Teller Telephone Transfer	\$8.00

Bill Pay Service Charges

Bill Payer Fee	\$5.00 per month for 20 pmts
Additional Bills Paid Fee	\$0.50 each add'l pmt

Account Research Service Charges

Account Balancing Assistance	\$30.00/hour, \$15.00 min.
Account Research	\$30.00/hour, \$15.00 min.
Copy of Statement	\$5.00 per statement
Image Copy	\$5.00 per image

Other Fees & Charges

ATM / Debit Card Replacement	\$15.00
Coin Counting (customers only)	5%
Collection Items (Incoming or Outgoing)	\$20
Dormant Account	\$12.00 per month
Returned Mail	\$12.00
Early Account Closure (within 60 days)	\$25.00
Foreign Item Processing	\$10.00
Garnishment / Tax Levy or Warrant	\$50.00
IRA Transfer Fee	\$25.00
Lock Bag	\$25.00
Lock Bag Replacement Key	Actual Cost
Zipper Bags	\$4.00

Safe Deposit Boxes

Annual Rental 3 X 10	\$40.00
Annual Rental 5 X 10	\$50.00
Annual Rental 10 X 10	\$80.00

\$5.00 discount with Autopay

Lost Safe Deposit Box Key Replacement and
Drilling fee will be actual fee charged by Locksmith

Services offered for FREE to our Customers:

Mobile Banking
Internet Banking
E-Statements
Internet & Mobile Banking Transfers
Notary Public
Bill Pay FREE with E-Statements

ATMs are free at over 55,000
AllPoint ATMs in the United States.
Look for this logo and download their app.



*An NSF fee may be charged each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented

Wichita

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