



# Schedule of Miscellaneous Fees

## Effective May 1, 2026

Description	Fee
Check Cashing – On Us Checks for non-customer	\$10.00 per check
Check Cashing – Canadian checks	\$5.00 per check
Check Cashing – checks drawn on banks in UK, France, Germany, and Japan	\$20.00 per check
Cashier's Check	\$5.00 per check
Copy of Check	\$5.00 per check
Copy (paper or electronic) of Statement from Deposit Account	\$5.00 per statement
Check Orders	Fee based on style of check
Child and Spousal Support Levies	\$5.00 per payment
Dormancy - Statement Savings account with a balance of \$1,000.00 or less is considered dormant if for one year you have cashed no checks against, made no deposits to, withdrawals from or updates to these accounts.	\$5.00 per quarter
Dormancy - Checking Accounts are considered dormant if for six months, you have cashed no checks against, made no deposits to or withdrawals from these accounts.	\$5.00 per month
Early Account Closing (within six months of opening)	\$25.00
Garnishments	\$50.00 per request
Incoming Wire Fee (Domestic/International)	\$10.00
Non-Sufficient Funds (ACH, ATM/Debit/Check) Each Item*	\$33.00
Overdraft Fee (ACH, ATM/Debit/Check/Telephone Transfer/Internet Transfer) *	\$33.00
Outgoing Wire- Domestic	\$20.00
Outgoing Wire - International	\$40.00
Overdraft fee - transfer from saving account	\$5.00
Mailed Paper Statement *Monthly cycle statement for checking accounts (fee per month) **Quarterly statement for savings accounts (fee per quarter)	\$5.00
Personal Money Order	\$3.00 per money order
Replace (Lost) ATM or Debit Card	\$10.00
Research Per Hour (Including account balancing assistance)	\$22.00
Return Check Fee	\$15.00
Safe Deposit Box Drilling Fee	\$125.00
Safe Deposit Box Key Replacement	\$25.00
Stop Payment (All Items)	\$33.00
Subpoena and IRS Summons: Research Fee	\$ 37.00 per hour
Subpoena and IRS Summons: Photocopies	\$ .25 per page
Tax Levy	\$50.00 per request
Undeliverable Mail	\$5.00 per month
Visa Check-Mate Debit Card or First Federal ATM Servicard, Visa Credit Card- if no currency conversion is necessary the international service assessment fee:	0.80%
Visa Check-Mate Debit Card or First Federal ATM Servicard, Visa Credit Card-Visa will charge an international service assessment fee on all international transactions involving a currency conversion fee of:	1%

The maximum overdraft or non-sufficient funds fee's that can be charged is 6 fees per day, per account. An item or debit returned for insufficient funds may be represented to the bank for payment multiple times. However, you will not be charged an overdraft or non-sufficient funds fee for the representation.

<b>NMLS#</b> <b>596593</b>	3721 Oberlin Ave. <b>Lorain</b> (440) 282-6188	2233 E. 42 <sup>nd</sup> St. <b>Lorain</b> (440) 277-5809	1180 Park Ave. <b>Amherst</b> (440) 984-4009	36690 Detroit Rd. <b>Avon</b> (440) 934-3340	427 Main St. <b>Huron</b> (419) 433-2437	1840 E. Perry St. <b>Port Clinton</b> (419) 734-5568
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