

SCHEDULE OF CHARGES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace lost ATM card/debit card.....	\$10.00
Overdraft protection transfer from checking or savings account to a checking account (per transfer)	\$5.00
Check printing	(fee depends on style and quantity of check ordered)
Bank check.....	\$5.00
Money order	\$5.00
Returned check charge (deposited check returned unpaid)	\$20.00
Reg D excess debit fee (per debit each month over six)	\$10.00
The Account Inactivity fee for an account in a dormant status for 12 months is \$5.00 per month.	
Garnishments processed	\$125.00
Levies processed	\$125.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: Check, ACH item, electronic debit, includes items presented for the first time and/or represented items which were previously returned.	
Insufficient Funds Charge - item returned	\$35.00
Insufficient Funds Charge - paid	\$35.00
Insufficient Funds Charge - maximum charge per day	\$105.00
Account research and account reconciliation	\$50.00 per hour
Uncollected funds charge.....	\$35.00
Stop payments - each	\$30.00
Stop payments - ACH payment.....	\$30.00
Domestic wire transfer	
Incoming	\$25.00
Outgoing.....	\$25.00
Foreign wire transfer	
Outgoing.....	\$45.00
Incoming.....	\$45.00
Collection Item (foreign).....	\$25.00 plus foreign cost to bank
Collection item (domestic).....	\$20.00 plus cost to bank
Safe deposit box	annual fee varies by box size
Please see local branch for charges and availability.	
Foreign Currency exchange and purchase Fee	\$25.00 plus postage
Coin counter - non customer.....	10% of total
Notary Fee - non customer	\$5.00
Night Deposit Lock Bags.....	\$25.00
Night Deposit Non Lock Bags	\$10.00
Statement copy charge	\$5.00

We reserve the right to enforce or to waive a charge under this schedule without losing the right to assess the charge in the future.



PO Box 1019 | Winsted, CT 06098

Effective Date: July 1, 2024
Prices are subject to change.