



Fee Schedule
Updated: 3/1/2025

ACCOUNT SERVICING	
Account Reconciliation	\$20/hr
Account Research	\$20/hr plus \$5 per Statement & .50/image
^Check Images (for accounts that do not provide check images on a paper statement)	\$3 per statement
Close Account (within 6 months of opening)	\$15
Deposited Item Returned	\$15
^Dormant Account Fee (charged after 24 months of inactivity)	\$10 per month
^Escheat Fee	\$75
Garnishment, IRS Levy, Interrogatory Fee	\$100 each
IRA Administration Fee for Premature Distributions	\$25 per distribution
IRA External Transfer Fee prior to maturity	\$25
Paid Item Fee*	\$35
Returned Item Fee*	\$35
Paid item fee created by ATM & Everyday Debit Card transactions**	\$35
Stop Payment	\$35 per request
Sweep & Overdraft Protection Transfers (Including overdraft protection transfers from HELOC)	\$10
DEBIT & ATM CARDS	
Non-FCCB ATM (other bank surcharges may apply)	\$2 (free ATMs in select regions)
Replacement Debit card	\$10
LOAN SERVICING	
Amortization Schedule (No fee for customer)	\$5 (non-customer)
Loan Conversion from Auto pay to Coupon Book	\$50
Loan Coupon Book Replacement	\$10
Loan Payoff Letter	\$25
Tax Bill Copy	At cost as billed (\$5 - \$10)
MISCELLANEOUS	
Cashier's Check fee (Customers only)	\$5
Check Collections	\$20 per item
Coupon/Bond Redemption	No fee for customers (\$10 for non-customers)
Court Appearance (Plus additional costs incurred)	\$25 per day
Draft Collections	\$30 per item
Duplicate 1098/1099	\$2
Foreign Currency Exchange (\$10 fee waived for Canadian Exchange)	\$10 plus costs (\$5 - \$15)
New York Check Protests	\$25
Night Deposit Bags with key	\$25
Night Deposit Key to Outside Deposit Box (Refundable)	\$5
^Online Bill Pay Returned Item Fee	\$10
Photocopies	.25 per copy
Returned statement for invalid address	\$5 per return
Signature Guarantee	\$10
Wire Transfer Incoming	\$15
Domestic Wire Transfer Outgoing (Domestic)	\$30
^Wire Transfer Outgoing (International)	\$75
SAFE DEPOSIT BOX RENTAL FEES	
Northern & South Central Regions	
2x5, 3x5, 5x5	\$30/year
3x10, 3x11	\$40/year
5x10, 5x11	\$50/year
10x10	\$100/year
Late Payment Fee (after 30 days)	\$10
Inventory	\$25/hour (\$25 min)
Key Replacement Fee	\$10
Drill and Replace Locks Fee	\$100 (plus lock)
SAFE DEPOSIT BOX RENTAL FEES	
Delaware & Southeast Regions	
2x5	\$60/year
3x5	\$60/year
5x5	\$60/year
3x10	\$80/year
5x10	\$100 (Available Only with Vantage Checking)
10x10	\$200 (Available Only with Vantage Checking)
13x15	\$300 (Available Only with Vantage Checking)
15x10	\$300 (Available Only with Vantage Checking)
Late Payment Fee (after 30 days)	\$10
Inventory	\$25/hour (\$25 min)
Key Replacement Fee	\$10
Drill and Replace Locks Free	\$100 (plus lock)

*Applies to overdrafts created by check, in-person withdrawal or electronic means. A paid item fee of \$35 may be assessed when an item is paid. A return item fee of \$35 may be assessed when an item is returned.

**Applies to eligible accounts that have opted in to enhanced overdraft freedom coverage.

^Effective 5/1/2025