



Fee Schedule

Effective February 16, 2026. All services and fees are subject to change.

DEPOSIT SERVICES

Account closing within 180 days.....	\$25.00
Account reconciliation after first time - (\$40 minimum)....	\$40.00/hr
Account research.....	\$40.00/hr
ATM/debit card 2 day reissue*.....	\$60.00
ATM/debit card overnight reissue.....	\$90.00
ATM/debit card reissue.....	\$5.00
Charge back for business accounts (assessed to deposit account for returned deposited items).....	\$12.00
Dormant account charge - after one year of inactivity.....	\$5.00/month
Instant statement and activity statement.....	\$5.00
Night depository.....	\$0.00
Paper statement** - Basic, Best-in-Town, Super Money Market, Front Street Money Market, Special Money Market, Bayfront Money Market, Next Step Savings.....	\$4.00
Stop payment order.....	\$35.00
Verification of deposit.....	\$25.00

*Card processed within 2 days, does not include shipping

**Waived with enrollment in eStatements

OVERDRAFT / NSF

Collection fee for accounts overdrawn past 60 days.....	\$25.00
Overdraft/NSF*** and returned item - per item.....	\$34.00
Overdraft protection transfer (separate authorization required).....	\$0.00

***An overdraft fee of \$34 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, or other electronic means.

TREASURY MANAGEMENT

ACH origination****.....	\$25.00/month
Multiple business bundle ACH origination.....	\$40.00/month
Positive Pay - ACH.....	\$10.00/month
Positive Pay - check.....	\$10.00/month
Positive Pay bundle - ACH and check.....	\$15.00/month
Same-day ACH.....	\$50.00
RDC and mRDC.....	\$30.00/month
RDC per item fee.....	\$0.17
RDC machine rental - single-feed.....	\$10.00/month
RDC machine rental - multiple-feed.....	\$20.00/month
Online wire.....	\$15.00

****ACH origination required for online wires

SAFE DEPOSIT BOXES

Safe deposit box - 3 x 10.....	\$65.00
Safe deposit box - 3 x 5.....	\$40.00
Safe deposit box - 5 x 5.....	\$50.00
Safe deposit box - 5 x 10.....	\$75.00
Safe deposit box drilling fee.....	\$150.00
Safe deposit box lost key replacement.....	\$35.00

WIRE TRANSFERS

Wire transfer - outgoing (domestic).....	\$30.00
Wire transfer - outgoing (foreign).....	\$60.00
Wire transfer - incoming (client).....	\$15.00

OTHER SERVICES

Canadian check collection.....	\$15.00/check
Check cashing for non-customers.....	\$6.00
Check order.....	style dependent
Collateral substitution agreement preparation.....	\$15.00
Counter checks.....	\$2.00/page
Fax services (outgoing) - for clients.....	\$0.00
Fax services (outgoing) - for non-clients (\$3 minimum & \$1 each add'l page).....	\$3.00
Legal fee (including garnishment, levy escheatment) - per account.....	\$100.00
Medallion signature guarantee.....	\$30.00
Money orders and cashier's checks - sold to Honor Bank clients only..	\$5.00
Night deposit bags - locking.....	\$35.00
Night deposit bags - zipper.....	\$5.00
Notary services - non-clients.....	\$10.00
Photocopy service - clients - first five free	\$0.25/page
Photocopy service - non-clients.....	\$1.00/page
Loan coupon book reissue.....	\$10.00
Returned mail	\$5.00/item