

Fee Schedule

Effective March 1, 2024

Checking Accounts

Early Account Closing <i>if closed within 90 days of open date</i>	\$30
Monthly Service Fee	
Personal	
Free Checking	\$0
For Good Checking*	\$0 or \$10
Business	
Choice Checking**	\$7.50

*You can avoid the For Good Checking Monthly Service Fee when you meet one of the following qualifiers:

- Make 10 or more payments with your debit card; OR
- Receive one or more direct deposits; OR
- Maintain a \$1,000 average monthly balance, per statement cycle.

**You can avoid the Choice Checking Monthly Service Fee by maintaining a minimum \$750 account balance.

Savings Accounts

Personal & Business

Early Account Closing <i>if closed within 90 days of open date</i>	\$30
Excess Withdrawals Per Item	\$5
Monthly Min. Balance Fee <i>if balance falls below \$25***</i>	\$3

***Personal Savings Monthly Min. Balance fee is waived:

- For minor accounts
- When opened at the same time as a Personal checking account

Club Accounts

Early Account Closing <i>if closed prior to maturity</i>	\$30
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Money Market Accounts

Early Account Closing <i>if closed within 90 days of open date</i>	\$30
Excess Withdrawals Per Item	\$10
Monthly Min. Balance Fee <i>if balance falls below \$750</i>	\$8

Individual Retirement Accounts

Annual Maintenance on IRAs in distribution:	
Distribution to a Taylor Bank account	None
Distribution by ACH to other financial institution	None
Outgoing Trustee-to-Trustee Transfer	\$35

Health Savings Accounts

Excess Contribution	\$25
Monthly Maintenance	\$3
Re-Activation Fee	\$20
Outgoing Trustee-to-Trustee Transfer	\$35

Special Handling Fees

Account Research Per Half Hour	\$10
ACH Origination Fee	\$5
Attachment or Levy	\$100
Bulk Coin Counting (non-customer)	\$5 minimum or 5%
Cashier's Check	\$10
Charge-back items (business & sole proprietorship)	\$10
Copy of Check, Withdrawal or Deposit Ticket	\$1
Copy of Statement with Images	\$5
Counter Check Per Check	\$1
Deposit Verification Letter	\$10
Dormant Account (quarterly)	up to \$5
Duplicate 1098 / 1099	\$1
Duplicate Monthly Delivered Statement - Paper	\$10
Duplicate Monthly Delivered Statement - Electronic	\$2
Fax Service Per Page	\$1
Foreign Currency Exchange	\$20
Instant "Snapshot" Statement	\$1
Items Presented Against Insufficient Funds Per Item	\$33
Lost Cashier's Check	\$33
Lost Money Order	\$33
Money Order	\$2.50
Multiple Signatures Required Per Month	\$10
Night Deposit - Key Replacement Per Key	\$10
Night Deposit - Lock Bag	\$30
Sweep Overdraft Protection Per Transfer	\$10
Photocopy Service Per Copy	\$1
Return Mail	\$2.50
Safe Deposit Box - Key Replacement Per Key	\$30
Safe Deposit Box - Forced Entry	\$350
Safe Deposit Box - Late Rental Payment	\$15

Special Handling Fees Cont'd

Signature Guarantee (customers only)	\$10
Special Cash Handling Fee Per Deposit	\$10
Special Collections - Incoming	\$30
Special Collections - Outgoing Domestic Item****	\$15
Special Collections - Outgoing Canadian Item****	\$30
Special Collections - Outgoing Other International****	\$95
Special Collections - Returned Outgoing Items****	\$40
Stop Payment Order	\$33
Telephone Transfer with CSA	\$1
USB or CD-Rom Statement	\$30

ATM and Debit Cards

Card Replacement	\$10
Transactions:	
Taylor Bank ATMs	None
Other ATMs	\$1.75
Point-of-Sale (POS)	None
Surcharge (non-customer using a Taylor Bank ATM)	\$3

Bank-to-Bank Transfers

Inbound Transfer	None
Outbound Transfer	\$3

Wire Transfers (customers only; daily deadline)

Incoming****		
Domestic		\$10
International		\$20
Outgoing****		
Domestic - deadline 4pm		\$30
International - deadline 2pm		\$85
Wire Investigation		\$85
Incoming Returned Wire		\$30

****Plus fees charged by intermediary banks

