Fee Schedule

Effective March 1, 2024

Checking Accounts

Early Account Closing *if closed within 90 days of open date*	$30
Monthly Service Fee	
Personal	
Free Checking	$0
For Good Checking*	$0 or $10
Business	
Core Business Checking**	$7.50
Cornerstone Business Checking**	$25

*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.

**Avoid the Core Business Checking Monthly Service Fee by maintaining a minimum daily balance of $750, or the Cornerstone Business Checking Monthly Service Fee by maintaining a minimum average monthly balance of $10,000.

Savings Accounts

Personal & Business

Early Account Closing *if closed within 90 days of open date*	$30
Excess Withdrawals Per Item	$5
Monthly Min. Balance Fee *if balance falls below $25****	$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 *if closed prior to maturity*	$30

Money Market Accounts

Early Account Closing *if closed within 90 days of open date*	$30
Excess Withdrawals Per Item	$10
Monthly Min. Balance Fee *if balance falls below $750*	$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

Taylor Bank

Member FDIC