

DEPOSIT FEES



ACH Items Originated to External Payees (per payment fee)	\$5.00	Lost Check: Declaration of Loss – customers only	\$15.00
Account Research/Reconciliation (per hour)	\$25.00	Notary Service	No Charge
Canadian Check Processing Fee (checks \$100 & over, each)	\$10.00	Return Mail Fee (per item)	\$5.00
Cashiers Checks (each)	\$5.00	Stop Payments (each, including renewals)	\$30.00
Cashiers Checks (Forward Interest Checking account holders)	No Charge	OVERDRAFT & NON-SUFFICIENT FUNDS*	
Certified Checks - Jamestown branch only (each)	\$10.00	Account Overdrawn \$5.00 or less (per item)	\$10.00
Check Cashing (customers)	No Charge	Account Overdrawn more than \$5.00 (per item)	\$30.00
Check Cashing (on-us checks > \$5,000 for non-customers; excludes payroll checks)	0.5% of check amount	Continued Negative Balance**	\$30.00
Check Printing	Varies	WIRE TRANSFERS (CUSTOMERS)	
Closed Account Fee (when account is closed within the first six months)	\$25.00	Domestic Incoming Wire	\$15.00
Coin Counting Fee (non-customers) \$2.00 or 5% total counted whichever is greater		Foreign Incoming Wire	\$30.00
Collection Items – customers – (each)		Domestic Outgoing Wire	\$25.00
Domestic	No Charge	Foreign Outgoing Wire	\$50.00
Foreign	\$10.00	SAFE DEPOSIT BOXES	
Copies		Key Replacement (per key)	\$15.00
Statements, Images (per page)	\$2.00	Forced entry Drilling Lock	Actual Costs Incurred
Photocopies (per page)	\$0.25	Annual Box Rent (bank customers only)	
Counter Checks (per check)	\$1.00	Small Box - 3 x 5, 3 x 3 or 3½ x 5	\$35.00
Debit Cards		Regular Box – 5 x 5	\$45.00
Reissue (per card)	\$5.00	Medium Box – 3 x 10	\$55.00
Rush Orders	\$75.00	Large Box – 5 x 10	\$75.00
Deposited Items Returned Unpaid (handling fee per item)	\$4.00	Extra Large Box – 10 x 10	\$125.00
Deposited Items Re-Deposited (handling fee per item)	\$4.00		
Dormant Account Fee (monthly)			
Checking – after 12 months of inactivity	\$5.00		
Savings & Money Market – after 24 months of inactivity	\$5.00		
Escheatment Fee (unclaimed property submitted to state)	\$50.00		
Fax Services, domestic only (per page)	\$1.00		
Foreign Currency	Varies		
Legal Processing Fee (per garnishment, levy, or other legal action)	\$75.00		

For more information visit bankforward.com, call 800-450-3115, or send us a message at customer.service@bankforward.com

These fees may be assessed against your account and transaction limitations, if any, apply to your account. All fees and terms are subject to conditions and terms stated on signature cards currently used.

*Fees for overdrafts and non-sufficient funds apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means. On consumer accounts only, fees are not charged for ATM or one-time debit card transactions. An NSF fee may be charged each time a payment is presented, regardless of the number of times the payment is presented.

**Every four business days beginning on the fifth business day the account is overdrawn. Fee will not be assessed if all of the overdrawn balance was caused by ATM or one-time debit card transactions.