



Business Deposit Account Miscellaneous Fees

Effective December 1, 2026

Member
FDIC

Account balancing assistance (per hour)	\$25.00
Account research (per hour)	\$25.00
Statement/Image retrieval request (per request).....	\$10.00
Statement, check, or document copy printout (per item).....	\$3.00
ATM transactions at a Security Federal machine	Free
ATM transactions at another bank's machine	*\$2.00
*per ATM transaction after 2 per month	
*other bank may impose an ATM surcharge	
Bank-to-bank transfers (\$5,000 maximum limit)	Free
Cashier's check	\$5.00
Chargeback (returned deposited item)	\$10.00
Chargeback (returned deposited item) - special handling	\$15.00
Check images with statements (per account/month)	\$2.00
Close account within 90 days of opening	\$25.00
Coin bags (per bag)	\$2.00
Collection item- Canadian	\$25.00
Collection item- domestic	\$20.00
Collection item- foreign	\$75.00
Deposit ticket improperly encoded	\$30.00
Dormant account (per month)	*\$5.00
*after 12 months of inactivity for checking and 24 months of inactivity for savings and money market accounts	
Electronic Lock Box	
Monthly service fee (per month)	\$50.00
Per item	\$0.25
Set-up fee	\$200.00
Foreign currency (purchased or redeemed)	\$25.00
Items processed over account limit (per item)	\$0.35
Money market and Savings > 6 debits/cycle (per debit)	\$3.00
Night depository disposable bag (per bag)	\$1.00
Night depository lockable bag (per bag)	\$30.00
Non-sufficient Funds (NSF) - Returned Item Fee	up to \$35.00
Overdraft fee	*\$35.00
*fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means	
Continuous Overdraft Charge (overdraft exceeding 10 business days-per day).....	\$5.00
Overdraft transfer fee (per transfer)	\$5.00
Paper statements (per account/per month)	\$3.00
Photocopies (per page)	\$0.25
Redeposit	\$10.00
Remote Deposit:	
Monthly service fee (per month)	\$39.95
Per item over 200 items	\$0.16
Set-up fee per location	\$75.00
Additional accounts/locations (per month)	\$2.00
Replace ATM or Visa Check Card	\$10.00
Returned mail fee (per month)	\$5.00
Stop payment	\$35.00
Tax levies and garnishments	up to \$100

(Continued on back)

Treasury management:

Treasury Management Monthly fee (includes Positive Pay)	\$15.00
ACH (per batch).....	\$6.00
Special Origination ACH (per batch after cutoff)	\$25.00
Positive Pay Missed Cutoff.....	\$25.00
Security Tokens	\$25.00
TM Wire Transfer- incoming	\$8.00
TM Wire Transfer- outgoing.....	\$10.00
Wire transfer- incoming	\$16.00
Wire transfer- outgoing	\$20.00
Wire transfer- foreign incoming	\$20.00
Wire transfer- foreign outgoing.....	\$50.00

Account Analysis Fees

ACH- debit or credit	\$0.25
Credit	\$0.40
Currency deposited (per strap)	\$0.30
Currency purchased (per strap)	\$0.50
Debit	\$0.20
Deposit insurance premium	fees vary
Earnings credit	based on a competitive market rate
Items deposited (per item)	\$0.12
Maintenance (per month)	\$13.95
Negative funds fee	18.00%
Night depository usage (per bag deposited)	\$1.00
Rolled coin deposited (per roll)	\$0.15
Rolled coin purchased (per roll)	\$0.10
Sweep maintenance charge (per month)	\$38.95
Trade analysis compliance review fee (per month)	up to \$750.00