

FEE SCHEDULE

Effective August 1, 2023

ATM CHARGES

Lost ATM/Debit Card Replacement	\$6.00
ATM Withdrawal Service Charges:	
At Adams Community Bank	N/C
Other ATM Locations	\$1.00
ATM Inquiry Service Charges	N/C
Point of Sale (POS) Charges	N/C

CHECKING AND SAVINGS ACCOUNTS

Additional/Duplicate Statement	\$3.00
New Checking Account Closing within 90-days	\$20.00
New Savings Account Closing within 6 Months	\$15.00
Deposit Return Item Fee	\$7.00*
Stop Payment Fee:	
Check	\$25.00
Pre-Authorized Debit/ACH	\$25.00
Insufficient Funds/Overdraft Charge:	
NSF or overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 3 per day)	\$30.00
Insufficient Funds/Overdraft Charge for “18/65 Accounts:	
NSF or overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 3 per day)	\$5.00
Uncollected Funds Charge:	
Created by check in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 1 per day)	\$30.00
Uncollected Funds Charge for “18/65” Accounts:	
Created by check in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 1 per day)	\$5.00
Overdraft Protection Transfer Fee per day	\$5.00
Charged to account transferred from	
Christmas Club Early Withdrawal Fee	\$5.00

SAFE DEPOSIT BOX FEES

Replacement Key	\$35.00
Late Payment	\$5.00
Drilling Box (plus cost to Bank)	\$100.00

WIRE TRANSFER FEES

Outgoing Wire Fee – Domestic	\$25.00
Outgoing Wire Fee – International	\$50.00
Incoming Wire Fee – Domestic	\$8.00
Incoming Wire Fee – International	\$8.00

MISCELLANEOUS FEES

Official Check Fees:	
Money Orders	\$2.00
Treasurer’s Checks	\$5.00
Reissue Fee (Money Orders, Treasurer’s Check, Loan Disbursement Check, Batch Check)	\$25.00
Foreign Check Collection (processing fees assessed by other banks for collection of a check will (or may) be added to the fees below):	
Check amounts less than \$50,000	\$23.00
Check amounts of \$50,000 or more	\$40.00
Night Bag Replacement Fee	\$20.00
Night Drop Replacement Key	\$5.00
Outgoing IRA Fee	\$25.00
Research and Reconciliation Fees:	
Hourly	\$25.00
Statement Copy (per statement)	\$3.00
Check Copy (per check)	\$3.00
Monthly Inactivity Fee (accounts in an inactive status with a balance of \$10 or less)	\$1.00
Escheatment	\$40.00
Levy/Garnishment/Legal Order	\$40.00
Check Cashing Card	\$5.00

IMPORTANT INFORMATION REGARDING OVERDRAFT, INSUFFICIENT FUNDS, AND UNCOLLECTED FUNDS CHARGES

Overdraft, Insufficient Funds, and Uncollected Funds status may be determined on an available balance rather than your current balance. An item returned unpaid due to insufficient funds may be represented multiple times with an insufficient funds charge being assessed each time it is returned. Please review the UNDERSTANDING AND AVOIDING OVERDRAFT AND INSUFFICIENT FUNDS (NSF) CHARGE section of your account terms and conditions.



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Fees may be reduced or eliminated based on relationship.
Please see a Community Banker.

* Indicates a change from previous fee schedule