



SERVICE CHARGES AND FEES

As Of May 1st, 2016

ITEMS* DRAWN AGAINST INSUFFICIENT FUNDS (PAID OR RETURNED) **\$33.00**

*To Include: ATM Withdrawals (with OPT IN) POS
Withdrawals (with OPT IN) Checks
Presented through In-clearing Checks
Cashed at the Teller Line External
Withdrawals
Bill Payment Withdrawals
Cash Withdrawals Processed at the
Teller Line

We will not charge a fee for items drawn against insufficient funds (paid or returned) with a value of \$5.00 or less. We will not charge a fee for items drawn against insufficient funds (paid or returned) which overdraw the account \$5.00 or less. We will limit the number of daily overdraft fees that will be assessed for items drawn against insufficient funds (paid or returned) to 5 per day. Customer's that continue to present items that overdraw their account for three days or more will also be charged the Daily Overdraft Fee.

ITEMS* DRAWN AGAINST UNCOLLECTED FUNDS (PAID OR RETURNED) **\$24.25**

*To Include: Checks Presented through Inclearing
Checks Cashed at the Teller Line
External Withdrawals
Cash Withdrawals Processed at the
Teller Line

DAILY OVERDRAFT FEE AFTER 3 DAYS **\$7.75 PER DAY**

BOUNCE FREE TRANSFER FEE \$9.00

SECOND PARTY CHECKS RETURNED \$17.75

STOP PAYMENTS \$29.00

CERTIFIED CHECKS \$35.00

CASHIERS CHECKS \$7.50

PERSONAL MONEY ORDERS \$6.00

COUNTER CHECKS \$4.00 PER SHEET

PERSONALIZED CHECK ORDER CHARGE: FEE DEPENDS ON CHECK STYLE ORDERED

WIRE TRANSFER FEE

*DOMESTIC WIRES OUTGOING \$25.00

***INTERNATIONAL OUTGOING \$50.00**

*INCOMING WIRE TRANSFER (International or Domestic) \$11.00

Wire Tracer/Correction 25.00

FAX FOR CUSTOMERS, per page \$3.00

INACTIVE/DORMANT ACCOUNTS (12/18 MONTHS) \$6.50

An account is inactive if for six months you have made no deposits or withdrawals to the account. This fee begins at twelve months, and is assessed on accounts with balances below \$1,000.00.

PURCHASE OR EXCHANGE OF FOREIGN CURRENCY \$30.00

COLLECTION ITEMS:

INCOMING OR OUTGOING \$35.00

FOREIGN \$35.00

CANADIAN \$8.50

CHECK PROTEST FEE \$50.00

PURCHASE OR SALE OF SECURITIES (T-BILLS AND T-NOTES) \$100.00

LEVIES OR GARNISHMENTS PROCESSED \$110.00

LOST SAFE DEPOSIT BOX KEY \$50.00

DRILL SAFE DEPOSIT BOX \$325.00

LOCKING NIGHT DEPOSIT BAG (REFUNDABLE RENTAL FEE) \$32.00

RESEARCH WORK: \$40.00 PER HOUR
(One hour minimum charge)

ATM TRANS. (OTHER LOCATIONS) \$2.25

ATM Balance Inquiry (other locations) .25

POS Withdrawal Service Charge \$.50

REPLACEMENT ATM CARDS \$12.00

REPLACEMENT MASTERMONEY CHECK CARD \$15.00

REPLACEMENT ATM PIN NUMBERS \$3.00

TELEPHONE TRANSFER (bank-by-phone free) \$3.50

STATEMENT PRINTOUT/COPY (per statement) \$6.00

PHOTO COPIES, per page \$3.50

SIGNATURE GUARANTEE \$5.00

NOTARY \$2.00

STATEMENT BALANCING \$40.00/HR

ACCOUNTS CLOSED BY MAIL \$15.00

ACCOUNTS CLOSED WITHIN 90 DAYS \$15.00

RETURNED MAIL (Per Month) \$2.50

BULK COIN (DEPOSIT ONLY) 8.00% OF TOTAL
OR \$10.00 Minimum.

IRA or HSA Excess Contribution Correction \$25.00

SAFE DEPOSIT BOX LATE FEE \$10.00

MONEY MARKET EXCESS TRANSACTION FEE, \$21.00 EACH ITEM OVER LIMIT.

Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, or telephone transfer, check, draft, or similar order are limited to six per statement cycle.

Items in "Bold" indicate a change in fee.



EFFECTIVE DATE: May 1, 2016

MONTHLY ACCOUNT SERVICE CHARGES

AS OF May 1st 2015

(Date of last increase, April 1st. 2013)

Triumph Checking.....	No Monthly maintenance service charge
Personal Checking	\$1,000.00 daily bal. or
.....	\$16.50 per month
Business Checking.....	\$2,500.00 Average daily bal. or
.....	\$21.00 per month
DBA/Assoc. NOW Account.....	\$1,200.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.40 per item pd.
Super NOW Checking	\$1,200.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.40 per item pd.
Iron Country NOW Account	\$5,000.00 daily combined bal. or
.....	\$33.50 per month
All Savings Accounts...Except "Secure Savings Account".....	\$250.00 daily bal. or
Secure Savings must have at least one electronic deposit per month, or incur fee.....	\$6.25 per month.
.....	\$250.00 TO EARN INTEREST
Apple Money Market	\$1,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
.....	\$1,500.00 TO EARN INTEREST
Business Money Market	\$1,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
.....	\$1,500.00 TO EARN INTEREST
Money Market.....	\$1,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
.....	\$1,500.00 TO EARN INTEREST
Iron Country Investor	\$1,500.00 daily bal. or
.....	\$12.50 per month
.....	plus \$0.50 per item pd.
.....	\$1,500.00 TO EARN INTEREST

ATM Surcharge (Non-Customers)..... \$3.25 per withdrawal

Items in "Bold" indicate a change in fee.