SERVICE CHARGES AND FEES
As of: July 1, 2021

ITEMS* DRAWN AGAINST INSUFFICIENT FUNDS (PAID OR RETURNED) $32.00
*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

ITEMS* DRAWN AGAINST UNCOLLECTED FUNDS (PAID OR RETURNED) $32.00
*To Include: Checks Presented through In-clearing 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 $20.00
STOP PAYMENTS $32.00
CERTIFIED CHECKS $35.00
CASHIERS CHECKS $9.00
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 $28.00
INTERNATIONAL OUTGOING $50.00
INCOMING WIRE TRANSFER (International or Domestic) 15.00
Wire Tracer/Correction 30.00

FAX FOR CUSTOMERS, per page $3.00
INACTIVE/DORMANT ACCOUNTS (12/18 MONTHS) $6.75

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 $35.00
COLLECTION ITEMS:
INCOMING OR OUTGOING $40.00
FOREIGN $40.00
CANADIAN $10.00
ESCHEAT FEE $10.00
CHECK PROTEST FEE $50.00
PURCHASE OR SALE OF SECURITIES (T-BILLS AND T-NOTES) $115.00
LEVIES OR GARNISHMENTS PROCESSED $125.00
LOST SAFE DEPOSIT BOX KEY $60.00
DRILL SAFE DEPOSIT BOX $400.00
SAFE DEPOSIT BOX LATE FEE $15.00

RESEARCH WORK: $50.00 PER HOUR (One hour minimum charge)
ATM Withdrawal Service Charge (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
PAPER STATEMENT DELIVERY (e-Statement free) $5.00
STATEMENT PRINTOUT/COPY (per statement) $6.00
PHOTO COPIES, per page $4.00
SIGNATURE GUARANTEE $5.00
NOTARY $5.00

STATEMENT BALANCING 50.00/HR
ACCOUNTS CLOSED BY MAIL $25.00
ACCOUNTS CLOSED WITHIN 90 DAYS $25.00
RETURNED & HELD MAIL (Per Month) $10.00
BULK COIN (DEPOSIT ONLY) 8.00% OF TOTAL OR $10.00 Minimum.
IRA or HSA Excess Contribution Correction $35.00
IRA HSA Close-out Transfer/Rollover $25.00

MONEY MARKET EXCESS TRANSACTION FEE, 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: 07/01/2021
Triumph Checking……………………………………………………………………No Monthly maintenance service charge

Personal Checking………………………………………………………………....$1,000.00 daily bal. or
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Business Checking…………………………………………………………………. $2,500.00 Average daily bal. or
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DBA/Assoc. NOW Account…………………………………………………………$1,200.00 daily bal. or
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Super NOW Checking……………………………………………………………..$1,200.00 daily bal. or
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.............................................................................................................................plus $0.40 per item pd.

Iron Country NOW Account………………………………………………………$5,000.00 daily combined bal. or
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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…………… $8.00 per month.
.............................................................................................................................$250.00 TO EARN INTEREST

Apple Money Market …………………………………………………………………$1,500.00 daily bal. or
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.............................................................................................................................plus $0.50 per item pd.
.............................................................................................................................$1,500.00 TO EARN INTEREST

Business Money Market ………………………………………………………………$1,500.00 daily bal. or
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.............................................................................................................................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

HSA Savings Single or Family $100.00 average daily balance or
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Items in "Bold" indicate a change in fee.