

SERVICE CHARGES

FEES for Senior Citizen, Non-Profit Organizations, Employees and Family members

Checks

- Senior citizens can get free checks if they are 62+ and receive Social Security or Supplemental Security or Disability that is directly deposited into their account.
- Non-Profit orgs. get free checks, SPB Specialty Blue
 - Only one box can be ordered at a time
 - Employees receive free checks for one of their own accounts. Employees pay for specialty checkbooks and specialty covers at a discounted price
- Immediate family members Which is spouse, son, daughter, parents, siblings, and parent in-laws of employees receive free checks for one of their accounts. The choices are wallet or duplicate in blue, green, yellow or fine line.

Maintenance service charge, stop payment, inactive, NSF and overdraft protection fees

- All senior citizens fees are waived with direct deposit of SS/SSI
- All employees fees are waived, except for a \$2.00 NSF fee when a check/withdrawal shows up on the daily return exception report
- All non-profit fees are waived
- Family members fees are waived, except for a \$2.00 NSF fee (Immediate family members which include spouse, son, daughter, parents, siblings, and parent in-laws)

On-line Banking/Bill Pay

- All customers receive the first 3 months FREE
- Senior Citizen-Free with direct deposit of SS/SSI
- Non-Profits-FREE
- Employees & Directors-FREE
- Employees Family- \$2.00 a month for 10 bills than .55 each thereafter
- Customers with direct deposit & debit card- \$2.00 a month for 10 bills then .55 each thereafter
- All other-\$4.00 a month for 10 bills then .55 each thereafter