SCHEDULE OF FEES AND CHARGES

Effective as of October 1, 2025

Check Cashing (non-customer)		$15.00
Check Printing		Varies with Check Style
Coin Counter Fee (non-customer)		10% of total
Counter Checks		$5.00 for 5 checks
Dormant Account Fee (one time charge each time an account goes dormant)		$5.00
Paper Statements Mailed		$5.00 per mailing
Special Statements		$5.00
Emailed Statements		$10.00 per email
Request Receipt Mailed		$5.00
Return Mail due to insufficient address fee		$5.00
Non-Sufficient Funds (NSF) Returned & Overdrafts* (OD) Paid		
Any item<$10.00 = $0		
Any item >$10.00 = $35.00/check		
Continuous Daily OD Charge - Consumer Accounts		$10.00/day after 5 business days
Continuous Daily OD Charge - Business Accounts		$20.00/day after 3 business days

We will charge no more than $115.00/day for consumer accounts and no more than $125.00/day for business accounts

*Overdraft fee applies to overdrafts created by check, in-person withdrawal, or other electronic means.

Stop Payment Order		$30.00 (one item)
Hold on Checking account (lost checkbook)		$30.00 (month)
Money Orders (Only up to $300.)		$5.00/check
Cashier's Check		
$0.00 to $500.		$6.00
Over $500		+ $1.00/hundred
Safe Deposit Box Rental (Rents are payable each year on May 15th)		$20.00 (3” x 5” box)
		$22.00 (5” x 5.5” box)
		$22.00 (3” x 10.5” box)

Partial years will be pro-rated. A $3.00 discount will be granted if fee is automatically debited from a Conservation First Bank account

Safe Deposit Box late payment fee		$10.00/month
Safe Deposit Box Drilling		$200.00
Lost Safe Deposit Box Key		$50.00
Account Balancing/Research/Reconcilement		First time free (10 minute maximum)
Thereafter		$40.00 per hour ($40.00 minimum)
Collection Fees	First $1,000	$10.00
	Over $1,000	$20.00
Indemnity Bonds		$30.00
Debit Card Limit Increase	Temporary increase	One time per year free. $10.00 each time after
	Permanent increase over $1,500.00	$25.00/$100.00
Debit Card or PIN Replacement (customer error)		$25.00
Auto Loan Payment Temporary Change Fee		$10.00 per request

International Service Assessment and Currency Conversion (ISA/CCA) Fees –any fee assessed due to cardholder transactions made at terminals located in foreign countries, or online transactions that settle in foreign currency, will be passed to the cardholder and debited from the account tied to the cardholders’ debit card. This includes MasterCard’s currency conversion fee.