

Personal Banking Schedule of Fees & Charges

Account Miscellaneous Fees

Account History Printout	\$3 / page
Cashier's Check	\$8 each
Check/Statement Photocopy	\$3 each
Check Cashing for Loan Clients (no deposit relationship)	\$5 each
Deposit Item Returned	\$10 / item
Deposit Verification	\$15 each
Dormant Account Fee	\$5 / month
Excessive Withdrawal (over 6 / month for Money Market & Savings)	\$10 each
Foreign Item Deposit	\$10 each
Foreign Item Returned	\$10 / item
IRA Closure Fee	\$50
IRA Transfer	\$30 / transfer
Levy (or other court ordered directives) Service Charge	\$100 / legal process
Mobile Deposit	First 5 free / month, then \$0.50 / per deposit
Money Order	\$5 / each
New Account Closure (within 90 days)	\$25
Photocopies	\$1 / page
Research Fee	\$35 / hour (1 hr min.)
Returned Mail	\$5
Special Hold Statement	\$5 / statement / month
Special Research	\$35 / hour
Statement Reconciliation	\$30 / hour
Stop Payment Order	\$25 / order
Telephone Transfer	\$3 / transfer

ATM Fees

Out-of-network ATM Card Activity Charge	\$2.50 / withdrawal
Replacement Card	\$5
Replacement Card - Rush	\$35

Bill Pay Fees

Personal Bill Pay	No charge
Stop Payment & Re-issue (overnight delivery additional cost)	\$25 each + delivery cost

Overdraft / NSF / Returned Item

Overdraft / NSF Charge	\$15 each, \$45 max per day, one NSF charge waived / annual
Deposit Item Returned Fee	\$10 each

Safe Deposit Box (sizes vary by location)

Safe Deposit Box, 3 x 5	\$40 / year
Safe Deposit Box, 5 x 5	\$60 / year
Safe Deposit Box, 3 x 10	\$70 / year
Safe Deposit Box, 5 x 10	\$90 / year
Safe Deposit Box, 10 x 10	\$130 / year
Safe Deposit Box Lost Key Replacement	\$25.00
Safe Deposit Box Drilling of Box	Actual cost + \$25.00
Deposit for Key	\$25.00

Wire Fees

Investigation	\$25 / wire
Duplicate Wire Notification	\$5 each
Incoming Domestic Wire	\$15 / wire
Outgoing Domestic Wire	\$25 / wire
Incoming International Wire	\$20 / wire
Outgoing International Wire	\$45 / wire

Complimentary Services

Notary Services	Available to Beneficial State Bank customers only.
Signature Guarantee Services (where available)	