

ERGO BANK - FEES LIST			
Ergo Deposit Account Fees		Loan Account Fees	
Duplicate Statements	2.00	Payoff fax/email fee	25.00
EFT's - Currency Conversion Assessments:		Miscellaneous Fees	
Single currency International	1.00%	Account Reconciliation (Per Hour)	25.00
Multi-currency International	1.00%	Foreign Check Processing (Canadian)	10.00
**Overdraft Charge (per item)	25.00	Collections	15.00
Maximum charge per day	75.00		
Transfer Charge	5.00	Cashiers Checks:	5.00
(Charge per transfer)			
Service Charge		FAX Transmittals:	
Paper Bank Statement	3.00	1-3 pages	1.00
^*For Ergo accounts only if statements not chosen		Additional Pages (Per Page)	0.50
The fee is waived for customers over 65 or under 18 (minor)		Photocopies (Per copy)	0.50
Service Charge			
Paper Bank Statement With Check Images	5.00	Research/Reconstruction of Records, Per Hour:	
E-Statement with images = no fee		Minimum 1 hour + photocopies \$0.50 each	25.00
		Image Copies of Checks - per page fee	3.00
Starter Checks (9 checks/3 deposit slips)	10.00		
Stop Payment Charge (Specific \$ amount)	20.00		
KASASA Accounts - No maintenance or activity fees		Safe Deposit Box - Varies by Box Size:	
Duplicate Statements	2.00	Lost Key (No drilling)	25.00
EFT's - Currency Conversion Assessments:		Box Drilling (Approximate)	175.00
Single currency International	1.00%		
Multi-currency International	1.00%	Wire fees- Domestic	
		Incoming	20.00
**Overdraft Charge (per item presentment)	25.00	Outgoing	30.00
Maximum charge per day	75.00		
		Wire fees- International	
		Incoming	50.00
Transfer Charge	5.00	Outgoing	75.00
(Charge per transfer)			
Service Charge			
Paper Bank Statement With Check Images	5.00		
E-Statement with images = no fee			
Starter Checks (9 checks/3 deposit slips)	10.00		
Stop Payment Charge (Specific \$ amount)	20.00		
<p>**Reasons your account may become overdrawn, you may write a check, use bill pay, do a transfer request or withdrawal request or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account. You deposit a check or other item into your account and the item is returned unpaid, you have inadequate funds in your account when we assess a fee or service charge or you initiate a transaction before funds deposited into your account are "available" or finally paid according to our Funds Availability Policy. Please note that if we return an overdraft item it will likely be automatically re-presented to us by the financial institution where the item was presented for payment. We will NOT charge an additional per item Overdraft Charge/Return Check Charge if the transaction is re-presented multiple times to your account for payment.</p>			
Last updated 11/01/2026.			