

Schedule of fees

June 22, 2026

This Schedule of Fees applies to consumer and business deposit accounts and related services unless otherwise disclosed in a separate agreement, specialized product fee schedules, or product-specific disclosure.

Certain fees may be waived based on account type, relationship status, balances, or other qualifying criteria as described in applicable account disclosures or agreements. Fees are subject to change with proper notice as required by applicable law.

Fee	
OVERDRAFTS & RETURNED ITEMS	
Paid NSF — Consumer (per item)	\$20.00
Returned NSF — Consumer (per item)	\$0.00
Paid NSF — Business (per item)	\$25.00
Returned NSF — Business (per item)	\$25.00
Continuous Overdraft	\$0.00
Returned Deposit Item	\$10.00
STOP PAYMENTS	
Stop Payment	\$30.00
Bill Pay Stop Payment	\$30.00
WIRE TRANSFERS	
Outgoing Domestic Wire	\$30.00
Incoming Domestic Wire	\$0.00
Outgoing International Wire	\$50.00
Incoming International Wire	\$0.00
CHECKS & MONEY ORDERS	
Cashier's Check	\$5.00
Money Order	N/A
Counter Checks (temporary)	1st 10 free \$.20 each thereafter
Out of Country Checks & Money Orders	\$10.00/check
ATM & DEBIT CARDS	
ATM — Bank-Owned	\$0.00
ATM — Non-Tanager	\$3.00
ATM — Non-Customer	\$5.00
Instant Issue Card (non-fraud)	\$10.00
Expedited Card	Fees equal applicable carrier charges
PIN Replacement	\$0.00
Card Replacement	\$0.00

ACCOUNT MAINTENANCE

Early Account Closing (within first 120 days)	\$20.00
Dormant Account	\$0.00
Inactive Account (annual)	\$0.00
Escheat	\$0.00
Garnishment / Tax Levy (per item)	\$50.00

SAVINGS & MMA

Excess Withdrawal (per withdrawal, SAV/MMA) N/A	\$5.00
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BUSINESS SERVICES

Locking Deposit Bag (1st bag free)	\$20.00
Coin Counting (non-customer)	\$0.00
Non-Customer Check Cashing	\$0.00

STATEMENTS & RECORDS

Photocopies	\$0.00
Check Image Copies (per page)	\$0.25
Statement Copy — Current	\$0.00
Statement Copy — Prior Period	\$0.00
Imaged Statements	\$0.00
MICR Reject Item	\$0.00
Deposit Correction	\$0.00

RESEARCH & RECONCILIATION

Account Research / Balancing Assistance	\$50.00 per hour
Checkbook Reconciliation	\$3.00

SAFE DEPOSIT BOX

SDB Late Payment	\$10.00
SDB Lost Key / Lock Rotation	Locksmith pass-through
SDB Two Lost Keys (drill & lock replacement)	Locksmith pass-through
SDB Rental — Small	\$10/year
SDB Rental — Medium	\$35/year
SDB Rental — Large	\$50/year
SDB Rental — X-Large	\$60/year

Additional fees may apply for special services or expedited requests. Fees are subject to change upon notice as required by applicable law and account agreement(s).