

ERGO BANK - FEES LIST 2022			
Existing Ergo Deposit Account Fees		Loan Account Fees	
Debit Card Replacement	15.00	Insufficient Loan Payment Fee	
Duplicate Statements	2.00	Auto Transfer/Reversal - per system attempt	5.00
EFT's - Currency Conversion Assessments:		Payoff fax/email fee	25.00
Single currency International	1.00%	Closing Fee - Cutting Checks	75.00
Multi-currency International	1.00%		
**Overdraft Charge (per item presentment)	25.00		
Return check chrg (per item presentment)	25.00		
Maximum charge per day	75.00		
		Miscellaneous Fees	
Transfer Charge	5.00	Account Reconciliation (Per Hour)	25.00
(Charge per transfer)		Foreign Check Processing (Canadian)	10.00
		Collections	15.00
*Service Charge - Paper Bank Statement	3.00	Cashiers Checks:	
^*For new Ergo accounts only if estatements not chosen		< \$50,000.00	7.50
		= or > \$50,000.00	15.00
Starter Checks (9 checks/3 deposit slips)	10.00	Money Orders:	
Stop Payment Charge (Specific \$ amount)	15.00	< \$50,000.00	3.00
		= or > \$50,000.00	5.00
KASASA - No maintenance or activity fees		FAX Transmittals:	
Debit Card Replacement	15.00	1-3 pages	1.00
Duplicate Statements	2.00	Additional Pages (Per Page)	0.50
EFT's - Currency Conversion Assessments:		Photocopies (Per copy)	0.50
Single currency International	1.00%		
Multi-currency International	1.00%	Image Copies of Checks - per page fee	3.00
**Overdraft Charge (per item presentment)	25.00	Night Deposit Key (Deposit for key)	5.00
Return check chrg (per item presentment)	25.00		
Maximum charge per day	75.00	Research/Reconstruction of Records, Per Hour:	
		Minimum 1 hour + photocopies \$0.50 each	25.00
Transfer Charge	5.00		
(Charge per transfer)		Rolled coin for non-customers	.10 per roll
		Safe Deposit Box - Varies by Box Size:	
Starter Checks (9 checks/3 deposit slips)	10.00	Lost Key (No drilling)	25.00
Stop Payment Charge (Specific \$ amount)	15.00	Box Drilling (Approximate)	175.00
		Security Bag (With lock)	20.00
Services that may be added to KASASA accounts			
Ergo Bank-Mark Id Protect	8.00	Wire fees	
Ergo Bank -Mark Exec Pkg	3.00	Wire Transfers, Outgoing or Incoming:	
		Less than \$5,000	20.00
		Equal to or greater than \$5,000	30.00
<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 and potentially could result in an additional per item Overdraft Charge/Return Check Charge when re-presented if the amount of the item still exceeds the amount of available funds in your account.</p>			