

ERGO BANK - FEES LIST 2024			
Ergo Deposit Account Fees		Loan Account Fees	
		Insufficient Loan Payment Fee	
Debit Card Replacement	15.00	Auto Transfer/Reversal - per system attempt	5.00
Duplicate Statements	2.00	Payoff fax/email fee	25.00
EFT's - Currency Conversion Assessments:			
Single currency International	1.00%	Miscellaneous Fees	
Multi-currency International	1.00%		
		Account Reconciliation (Per Hour)	25.00
**Overdraft Charge (per item)	25.00	Coin-counting	
Maximum charge per day	75.00	%of amount counted	10% fee
		Non-customers only- no charge for customers	
Transfer Charge	5.00	Check cashing fee (non-customers)	1% of cashed check or a \$20 minimum
(Charge per transfer)		Foreign Check Processing (Canadian)	10.00
*Service Charge - Paper Bank Statement	3.00	Collections	15.00
^*For Ergo accounts only if statements not chosen			
The fee is waived for customers over 65 or under 18 (minor)			
*Service Charge - Paper Bank Statement with check images	5.00	Cashiers Checks:	
^*For Ergo accounts only if statements not chosen		< \$50,000.00	7.50
		= or > \$50,000.00	15.00
		Money Orders:	
Starter Checks (9 checks/3 deposit slips)	10.00	< \$50,000.00	3.00
Stop Payment Charge (Specific \$ amount)	15.00	= or > \$50,000.00	5.00
KASASA Accounts - 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
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		Wire fees- Domestic	
Ergo Bank-Mark Id Protect	8.00	Wire Transfers, Outgoing or Incoming:	
Ergo Bank -Mark Exec Pkg	3.00	Less than \$5,000	20.00
		Equal to or greater than \$5,000	30.00
		Wire fees- International	
		Wire Transfers, Outgoing or Incoming:	
		Less than \$250,000	50.00
		Equal to or greater than \$250,000	100.00
<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. <u>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.</u></p>			
Update for 2024 01/01/2024			