

ERGO BANK - FEES LIST 2024			
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%		
**Overdraft Charge (per item)	25.00	(Coin counting % of amount counted	10% fee
Maximum charge per day	75.00	Non-customers only- no charge for customers)	
Transfer Charge	5.00	Check cashing fee (non-customers)(Max check \$2,000.00)	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 estatements not chosen		Cashiers Checks:	
The fee is waived for customers over 65 or under 18 (minor)		< \$50,000.00	7.50
*Service Charge - Paper Bank Statement with check images	5.00	= or > \$50,000.00	15.00
^*For Ergo accounts only if estatements not chosen		Money Orders:	
		< \$50,000.00	3.00
Starter Checks (9 checks/3 deposit slips)	10.00	= or > \$50,000.00	5.00
		FAX Transmittals:	
Stop Payment Charge (Specific \$ amount)	15.00	1-3 pages	1.00
		Additional Pages (Per Page)	0.50
		Photocopies (Per copy)	0.50
KASASA Accounts - No maintenance or activity fees		Image Copies of Checks - per page fee	3.00
Duplicate Statements	2.00		
EFT's - Currency Conversion Assessments:		Night Deposit Key (Deposit for key)	5.00
Single currency International	1.00%		
Multi-currency International	1.00%		
**Overdraft Charge (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	Rolled coin for non-customers	.10 per roll
(Charge per transfer)			
		Safe Deposit Box - Varies by Box Size:	
		Lost Key (No drilling)	25.00
Starter Checks (9 checks/3 deposit slips)	10.00	Box Drilling (Approximate)	175.00
Stop Payment Charge (Specific \$ amount)	15.00		
		Wire fees- Domestic	
Services that may be added to KASASA accounts		Wire Transfers, Outgoing or Incoming:	
Ergo Bank-Mark Id Protect	8.00	Less than \$5,000	20.00
Ergo Bank -Mark Exec Pkg	3.00		
		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. 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>			
Update for 2024 04/01/2024			