



Schedule of Fees
Effective April 01, 2023

In addition to any fees and services previously disclosed to you, the following fees may be assessed against your account.

ACCOUNT SERVICE FEES	AMOUNT
Returned deposit item fee (i.e., Checks, ACH), per presentment	\$ 10.00
Inactivity fee, checking accounts, 1 year of no activity, per month	\$ 5.00
Dormancy fee, checking accounts, 3 years of no activity, one-time	\$ 25.00
Escheatment fee, per account	\$ 75.00
Holiday Club account early withdrawal fee (partial or close)	\$ 25.00
Return of check images fee, consumers, per statement cycle	\$ 5.00
Return of check images fee, non-consumers, per statement cycle	\$ 10.00
Returned mail fee, checking and savings, per 1 st returned piece of mail	\$ 5.00
Special handling fee, checking and savings, per month	\$ 10.00
Stop payment fee, each	\$ 30.00
Closing deposit account within 90 days of opening fee	\$ 25.00
Closing IRA within 180 days of opening fee	\$ 25.00
Paper statement fee, per statement	\$ 2.50
NIGHT DEPOSIT FEES	AMOUNT
Night deposit bag fee, each	\$ 30.00
Zipper bag fee, each	\$ 5.00
Night drop keys (first 2 keys are free), per additional key issued	\$ 10.00
ATM/DEBIT CARD SERVICE FEES	AMOUNT
ATM fee, withdrawals, or inquiries at a non-TSB ATM, each	\$ 2.50
ATM/Debit card replacement fee, each	\$ 10.00
Expedited ATM/Debit card or PIN fee, each	\$ 50.00
OVERDRAFT FEES*	AMOUNT
Overdraft item charge (overdraft paid item fee), each presentment	\$ 30.00
Courtesy Pay overdraft fee, each presentment	\$ 30.00
Insufficient funds charge (overdraft return item fee), each presentment	\$ 30.00
Uncollected funds paid item fee, each presentment	\$ 30.00
Uncollected funds return item fee, each presentment	\$ 30.00
<p>*You may be charged a separate "Insufficient Funds Fee", "Overdraft Item Charge" or "Uncollected Funds – Return Item Fee" each time a transaction is presented for payment, even if the same transaction is presented for payment multiple times.</p> <p>**"Insufficient Funds" are items returned by TSB when your account does not have enough money.</p> <p>***"Overdraft Item" are items paid by TSB when your account does not have enough money.</p> <p>****"Uncollected Funds" are items which may be paid or returned when the collected balance in the account is not sufficient to cover the item.</p>	
BANK CHECK FEES	AMOUNT
Certified check fee, each	\$ 25.00
Personal money order fee, each	\$ 5.00
Treasurer's check fee, each	\$ 7.00
TSB ONLINE BANKING FEES	AMOUNT
TSB Online Banking inactivity fee, after 90 days of no activity, per month	\$ 5.00
TSB Online Bill Pay inactivity fee, after 90 days of no activity, per month	\$ 5.00
Online stop payment fee, check only, each	\$ 20.00



Schedule of Fees
Effective April 01, 2023

SAFE DEPOSIT BOX FEES	AMOUNT
Annual rental fee, per box size	Varies
Past due rent recovery fee, per box size	Varies
Safekeeping fee, not to exceed rent under the lease, per box size	Varies
Box drilling, cost of drilling service or fee, whichever is greater	\$300.00
Replacement key fee, each	\$ 25.00
ELECTRONIC CLEARING/COLLECTION SERVICE FEES	AMOUNT
ACH one-time/same day transfer fee, each	\$ 20.00
ACH set-up fee, change or delete recurring ACH	\$ 5.00
AFT set-up fee, change or delete recurring AFT	\$ 5.00
Telephone transfer fee, each	\$ 3.00
Canadian check clearing fee, each	\$ 35.00
Collection agency processing fee, per item	\$ 50.00
Coupon collection fee, per envelope	\$ 15.00
Foreign check collection fee, plus foreign bank fee	\$ 90.00
WIRE TRANSFER FEES	AMOUNT
Incoming domestic wire fee, each	\$ 15.00
Incoming foreign wire fee, each	\$ 25.00
Outgoing domestic wire fee, customer, each	\$ 25.00
Outgoing foreign wire fee, customer, each	\$ 50.00
Wire return fee, each	\$ 35.00
Wire request fee, special circumstances, each	Varies
LEGAL & RESEARCH FEES	AMOUNT
Account activity print out/temporary statement, each	\$ 5.00
Account reconciliation, per hour (minimum \$5.00)	\$ 10.00
Account research, per hour (minimum \$20.00)	\$ 40.00
Auditor confirmation, each	\$ 10.00
Copy of deposit account item, each	\$ 3.00
Notary services	\$ 2.00
Notice of levy or restraining order, each	\$100.00
Protest or notice of dishonor, each	\$ 20.00
Replacement of monthly statement, each	\$ 5.00
Signature guarantee, each	\$ 25.00
MISCELLANEOUS SERVICE FEES	AMOUNT
Coin processing, per hour (minimum 1 hour)	\$ 25.00
Fax, incoming, first page	\$ 2.00
Fax, incoming, each additional page	\$ 1.00
Fax, outgoing, first page	\$ 5.00
Fax, outgoing, each additional page	\$ 2.50
Rubber and self-inking stamp, cost of stamp plus fee	\$ 5.00