

Common Features

(Limits and Fees)

Today's Bank

Effective November 10, 2025

Fee and Limit Changes in Bold

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Balancing Assistance	\$ 25.00	Per Hour
Account Research	\$ 50.00	Per Hour
ATM/Debit Card-Initial	\$ -	No Charge
ATM/Debit Card-Additional	\$ 10.00	Each
ATM/Debit Card-Replacement	\$ 10.00	Each
ATM Non-Shazam Usage Fee	\$ 1.00	Per Transaction
ATM/Debit Card/Digital Wallet Limitations (Consumer):		
ATM Withdrawals		\$500/per day
Debit Card/Digital Wallet Point of Sale Transactions		\$1,500/per day
Cashier's Check	\$ 5.00	Each
Christmas/Vacation Club Early Withdrawal	\$ 10.00	Per Transaction
Coin Counting Fee (Customer)	\$ -	No Charge
Coin Counting Fee (Non-Customer)	10.00%	Per Transaction
Collection Item (Incoming/Outgoing)	\$ 25.00	Per Transaction
Counter/Temporary Checks (Without Pending Check Order)	\$ 1.00	Per Page
Dormant Account Fee	\$ 5.00	Per Statement
Early Account Closing Fee (Within 90 Days of Opening)	\$ 10.00	Per Account
Escheatment Fee (\$10 Minimum, \$100 Maximum)	10.00%	Per Item
Fax (\$1 For Each Additional Page)	\$ 5.00	First Page
Foreign Cash Letter Fee	\$ 25.00	Per Item
Foreign Currency Exchange (Purchase/Sell Foreign Currency)	\$ 30.00	Per Transaction
Garnishment Fee	\$ 125.00	Each
Loan History Statement-Activity Printout (Without Images)	\$ 2.00	Each
Loan Payment or Deposit by Credit Card (Minimum charge \$2.95)	3.50%	Per Transaction
Loan Payment or Deposit by Debit Card (Minimum charge \$2.95)	3.50%	Per Transaction
Loan Payment or Deposit by Electronic Check	\$ 3.25	Per Transaction
Mobile Deposit Single/Daily/Monthly Limitation Amounts		\$2,500/\$2,500/\$10,000
Mobile Deposit Daily/Monthly Limitation Counts		10/20
Money Orders	\$ 5.00	Each
Monthly Debit Card Fee	\$ -	No Charge
Notary Service (Customer)	\$ -	No Charge
Notary Service (Non-Customer)	\$ 5.00	Per Transaction
Online Bill Pay	\$ -	No Charge
Overdraft Fee*	\$ 27.50	Per Item
Overdraft Sweep Transfer	\$ 6.00	Per Transaction
Photo Copy	\$ 1.00	Per Copy
Returned Deposited Check Fee	\$ 5.00	Per Item

Returned Item Fee (NSF Fee)*	\$ 27.50	Per Item
Returned Mail (Deposit Accounts Only)	\$ 2.00	Per Item
Returned Statements	\$ 2.00	Per Item
Safe Deposit Box Drilling Fee	\$ 200.00	Each
Safe Deposit Box Key Replacement	\$ 50.00	Each
Safe Deposit Box Past Due Rental (After 45 Days)	\$ 10.00	Per Payment
Safe Deposit Box Rental 10x10x22	\$ 70.00	Per Payment
Safe Deposit Box Rental 3x10x22	\$ 22.00	Per Payment
Safe Deposit Box Rental 3x5x22	\$ 12.00	Per Payment
Safe Deposit Box Rental 5x10x22	\$ 50.00	Per Payment
Safe Deposit Box Rental 5x5x22	\$ 22.00	Per Payment
Statement Copy (Deposit History Printout with Images)	\$ 5.00	Each
Statement Copy (Deposit Printout Without Images)	\$ 2.00	Each
Statement - Paper Statement Charge on Accounts Requiring E-Statements	\$ 5.00	Per Statement Cycle
Stop Payment	\$ 25.00	Each
Stop Payment (Cashier's Check-Declaration of Loss)	\$ 25.00	Each
Sweep (Balance Transfer to Another Deposit Account)	\$ -	No Charge
Sweep (Line of Credit to Deposit Account)	\$ -	No Charge
Tax Levy Fee	\$ 100.00	Each
Telephone Transfer of Funds	\$ 1.00	Per Transaction
Wire Transfer - Domestic, Incoming	\$ 15.00	Per Wire
Wire Transfer - Domestic, Outgoing	\$ 25.00	Per Wire
Wire Transfer - Foreign, Incoming	\$ 15.00	Per Wire
Wire Transfer - Foreign, Outgoing	\$ 60.00	Per Wire
Zippered Bank Bags (Night Deposit Lock Bags)	\$ 30.00	Each
Zippered Bank Bag	\$ 5.00	Each

*Today's Bank may return debits submitted for payment (including but not limited to checks, in-person withdrawals, drafts, ACH debits or other electronic debits/charges) against the checking account if the amount of the debit exceeds the funds in the checking account. Each time the bank is presented with a debit that exceeds the balance in the account, the bank will assess either an Overdraft Fee or Returned Item fee in the amount shown on Today's Bank Common Features (Limits and Fees) for the action taken. If returned, the entity or person that submitted the debit may re-submit the debit, or a replacement debit, to Today's Bank even if the bank has already returned the prior debit for insufficient funds in the checking account. If funds are insufficient at the time of re-submission, Today's Bank will again assess either an Overdraft Fee or Returned Item Fee. Thus, you may be charged multiple Returned Item Fees and/or NSF Fee in connection with a single debit that has been returned for insufficient funds multiple times.