

FEE SCHEDULE
Schedule of Fees



VIST Bank

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$38.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

<u>Cash Management Services:</u>	
Foreign Check Collection - US Dollar	\$75.00 per check
Foreign Check Collection - Foreign Currency	\$25.00 per check
Canadian Check Collection	Market Rate of Exchange
Wire Transfer - Outgoing Domestic	\$30.00 per wire
Wire Transfer - Outgoing Foreign	\$40.00 per wire
Wire Transfer - Incoming Foreign & Domestic	\$15.00 per wire
Draft - Canadian	\$25.00 per draft
Draft - Foreign	\$45.00 per draft
***Wire Transfer requests must be received prior to 3:00 PM for in branch and 4:00 PM for digital banking in order for the wire to be sent on the same business day.	
<u>Cash Services:</u>	
Cashier/Official Check	\$5.00 per check
Coin Orders	\$.15 per roll
Counter Checks	\$1.00 per page
Foreign Currency	Market Rate of Exchange
Wrapping loose coins, preparing Fed-Fit currency	\$25.00 per hour
<u>Debit/Check Cards:</u>	
ATM Deposit Adjustment Fee	\$10.00 per adjustment
Card and PIN Expedite Fee	\$75.00 per card or PIN
Inactivity Fee (Inactivity for 180 days or more)	\$5.00 per month
International (INTRNTL) Transaction Processing Fee	2% of Transaction
Replacement - Lost ATM, Check Card or Credit Card	\$10.00 for each card replaced
<u>Consumer Digital Banking:</u>	
Transfers - Outgoing External	\$1.00 for each transfer

<u>Night Depository:</u>	
Lock Bag (with keys)	\$25.00 per bag
Lost/Replacement Key	\$25.00 for each key replaced
Zipper Bags	\$5.00 per bag
<u>Safe Deposit:</u>	
Annual Box Rental	Amount Determined by Box Size
Box Drilling	\$125.00 plus tax
Inventory	\$30.00 per hour
Key Replacement	\$25.00
<u>Special Handling:</u>	
Account Reconciliation	\$25.00 per hour
Bond of Indemnity	\$15.00 each
Closed Account Fee (if less than 180 days of opening)	\$20.00
Copy Fee (Imaged Check, Deposit Tickets, Deposited Items)	\$2.00 per page
Dormant Fee - Checking & Money Market (365 days of inactivity)	\$12.00 per month
Dormant Fee-Savings (730 days of inactivity)	\$12.00 per month
IRA Transfer Fee from Tompkins	\$25.00 per account
Legal Orders (Domestic Relations, Garnishments, Levies, Writs)	\$150.00 per event
Missing/Invalid Tax ID Number (upon 2nd IRS notification)	\$50.00
Overdraft Fee	\$38.00 per item
**Consumer Accounts - Negative available balances less than \$5.00 are processed without an Overdraft Fee. Overdraft item fee daily limit is \$228.00.	
Overdraft Protection Transfers (from Savings account)	\$5.00 per event
Overdraft Protection Transfers (from Line of Credit)	\$10.00 per event
Photocopies (Use of Photocopier)	\$1.00 per page
Research	\$30.00 per hour
Return Deposited Items (Check ,ACH or Cashed)	\$10.00 per item
Return Mail Processing Fee	\$5.00
Stop Payment (Check or ACH)	\$35.00 per item
Telephone Transfer	\$5.00 per transfer
Verification of Deposit/Credit References	\$10.00 each for Consumers / \$20.00 each for businesses
Excessive Transaction Fee	\$10.00 per occurrence
Check Cashing-Noncustomer for On-Us Checks(subject to certain restrictions)	\$5.00 per check
Additional Statement Copy	\$3.50 each
<u>Cash Management Solutions:</u>	
ACH Online Origination Module	\$20.00 per month
ACH Origination	\$.25 per item
ACH Debit Filter	\$35.00 maintenance fee

ACH Debit Block	\$35.00 set up
Digital Banking	\$0.00
Insured Cash Sweep - Set-up Fee	\$100.00
Insured Cash Sweep - Checking Option	\$100.00 per month
Insured Cash Sweep - Savings/MMA Option	No Charge
Line of Credit Sweep - Set-up Fee	\$100.00
Line of Credit Sweep	\$120.00 per month
Online Wire Transfer Module	\$20.00 per month
Positive Pay	\$40.00 per month
Positive Pay with Payee Match	\$50.00 per month
Reverse Positive Pay	\$40.00 per month
Positive Pay Exception Items	\$.05 per item
Remote Deposit Capture	\$35.00 per month
Zero Balance Account Agreement	\$15.00 per month for concentration account plus one account
Zero Balance Account Additional Sub-Accounts 3 and up	\$10.00 per month for each additional account after the first 2
Schedule of Fees 2/2020	