

■ Fee Schedule

effective 8/1/2022

Deposit Products	Fee
NSF item (non sufficient funds)	\$28.00
Ardent courtesy pay (overdraft)	\$28.00
Overdraft transfer (automated)	\$5.00
Manual transfer fee	\$10.00
Paid on held funds fee	\$28.00
Stop payment (check & ACH)	\$25.00
Check copy	\$5.00
Statement copy	\$5.00
Returned deposits (including ATM)	\$20.00
Incorrect account number	\$10.00
Check amount less than \$250 (Money Market)	\$10.00
Money Market transaction fee per item (after a combined total of 6 transfers, withdrawals or checks)	\$10.00
High-Yield Money Market monthly service fee (daily balance below \$5,000)	\$10.00
Reboot Checking monthly service fee	\$10.00

VISA Debit card/ATM/HSA

ATM/Debit card replacement/ATM issue	\$5.00
ATM card withdrawal, purchase (POS), loan advance	\$2.00

VISA Gift card

Gift card instant issue (branch)	\$4.95
Card replacement (lost/stolen)	\$10.00
Monthly service fee (after 12-month grace period)	\$1.50

Wire transfers

Domestic outgoing wires	\$30.00
International outgoing - Foreign funds	\$40.00
International outgoing - US dollars	\$50.00

Miscellaneous services

Cashiers check (for less than \$1,000 payable to a non-person third party)	\$5.00
Tax lien & garnishment	\$100.00
Dormancy (per month after 1 year)	\$10.00
Account verification	\$15.00
Escheatment	\$100.00
Account research (per hour)	\$25.00
Expedited payment	\$5.95
Undeliverable statement	\$5.00