Journey Bank

A Muncy Columbia Financial Company

SCHEDULE OF FEES

Non-sufficient Funds (NSF) Fee	$35.00 per item	Maximum of 3 NSF/Overdraft
Overdraft Fee	$35.00 per item	fees per day
Overdraft/Minimum Balance Transfer from a Deposit Account	No Charge	
Stop Payment Fee	$35.00 per item	
Returned Item Fee (Deposited Items Returned Unpaid)	$15.00 per item	
Account Closed by Mail Request	$6.00	
Dormant Account Fee	$5.00 charge each month account is dormant	
Escheat Fee	$100.00	
Tax Levy, Writ, or Garnishment	$125.00 per order	
Check Printing	Fee depends on style of check ordered	
Paper Statement Fee (Freedom Account only)	$2.00 per month (if any owner is enrolled in Online Banking)	
Special Statement Request	$5.00 per copy	
Undeliverable Statement Fee	$5.00	
Statement Copy - Customer Request	$3.00 per copy	
Checking Cycle Service Charges		
BaZing Premium	$8.00 if balance falls below $1000 any day in the cycle period	
Freedom	$7.00 if balance falls below $100 any day in the cycle period	
BaZing	$6.00 per cycle period	
Money Market	$10.00 if balance falls below $500 any day in the cycle period	
Premium Interest (no longer offered)	$6.00 if balance falls below $1500 any day in the cycle period	
Business Interest	$6.00 if balance falls below $5000 any day in the cycle period	
Business Money Market	$10.00 if balance falls below $500 any day in the cycle period	
Commercial	$.15 per item fee & $15.00 monthly service charge	
Business Now Account Cycle Charge (no longer offered)	$12.00 if balance falls below $500 any day in the cycle period	
Savings Cycle Service Charges		
Savings	$2.00 if balance falls below $100 any day in the cycle period	
Business Savings	$2.00 if balance falls below $100 any day in the cycle period	
Debit/ATM Card Related Fees		
Custom Photo Debit Card	$9.95 each	
Out of Network ATM Withdrawal (customer fee)	$2.00 per withdrawal	
Replace Debit or ATM Card	$7.00 per card	
Account Research/Correction		
Account Reconciliation or Research Assistance	$35.00 per hour	
Incorrect Taxpayer Identification Number Provided by Customer	$50.00	
Early Withdrawal/Closing Fees and Miscellaneous Penalties		
Checking/Savings Early Closeout (If closed within 90 days of opening)	$20.00	
Holiday Club Account	$15.00 per withdrawal	
Journey Club Account	$15.00 per withdrawal	
Certificate of Deposit - Maturity 1 Year or Less	3 months' interest	
Certificate of Deposit - Maturity Greater than 1 Year	6 months' interest	
IRA Certificate of Deposit - Maturity Greater than 1 Year*	6 months' interest	
IRA Transfer Fee - Transfer to another Institution	$25.00	
* May also be subject to IRS penalty of 10% if under age 59 1/2		
Wire Transfer Fees		
Incoming – Domestic/International	No charge per wire	
Outgoing – Domestic	$25.00 per wire	
Outgoing - International	$60.00 per wire	
Safe Deposit Boxes		
Annual Rental Fee is based on size of box		
2x5	$20.00	
3x5	$25.00	
4x5	$27.00	

5x5	$30.00
3x10 or 3x11	$30.00
5x10 or 5x11	$45.00
10x10 or 10x11	$75.00
10x16	$95.00
10x22	$100.00
Safe Deposit Box Late Fee	$7.50
Safe Deposit Box Key Replacement	$30.00 per key
Safe Deposit Box Drilling	Actual Cost of Drilling
International Check Processing Fees	
Canadian Check Processing	$20.00 per check
International Check Processing	$20.00 per check plus costs
Other Customer Services	
Treasurer's Check (sold to bank customers only)	$7.00 each
Money Order (sold to bank customers only)	$4.00 each
Night Depository Bag	$30.00 each
Collection Item (domestic & foreign)	$25.00 each plus costs
Signature Guarantee	No Charge
Medallion Signature Guarantee	No Charge
Faxing – Outgoing (bank customers only – restrictions may apply)	$1.00 per page
Photocopying (bank customers only)	$0.50 per copy
Non-Customer Fees	
Checks negotiated by non-Journey Bank customers	Up to $500 ($10.00) – Over $500 (2% of the check amount)
ATM Surcharge Fee	$3.00 per withdrawal
Outgoing Wire Transfer Fee – Domestic Only	$30.00 per wire
Incoming Wire Transfer Fee	$20.00 per wire