

ERGO BANK - FEES LIST 2025			
Ergo Deposit Account Fees		Loan Account Fees	
Duplicate Statements	2.00	Payoff fax/email fee	25.00
EFT's - Currency Conversion Assessments:			
Single currency International	1.00%	Account Reconciliation (Per Hour)	25.00
Multi-currency International	1.00%		
**Overdraft Charge (per item)	25.00	Foreign Check Processing (Canadian)	10.00
Maximum charge per day	75.00		
Transfer Charge	5.00	Collections	15.00
(Charge per transfer)			
*Service Charge - Paper Bank Statement	3.00	Cashiers Checks:	
^*For Ergo accounts only if statements not chosen		< \$50,000.00	7.50
The fee is waived for customers over 65 or under 18 (minor)		= or > \$50,000.00	15.00
		Money Orders:	
*Service Charge - Paper Bank Statement with check images	5.00	< \$50,000.00	3.00
E-Statement with images = no fee		= or > \$50,000.00	5.00
Starter Checks (9 checks/3 deposit slips)	10.00	FAX Transmittals:	
		1-3 pages	1.00
Stop Payment Charge (Specific \$ amount)	15.00	Additional Pages (Per Page)	0.50
		Photocopies (Per copy)	0.50
KASASA Accounts - No maintenance or activity fees		Image Copies of Checks - per page fee	3.00
Duplicate Statements	2.00		
EFT's - Currency Conversion Assessments:		Night Deposit Key (Deposit for key)	5.00
Single currency International	1.00%		
Multi-currency International	1.00%		
**Overdraft Charge (per item presentment)	25.00		
Maximum charge per day	75.00	Research/Reconstruction of Records, Per Hour:	
		Minimum 1 hour + photocopies \$0.50 each	25.00
Transfer Charge	5.00		
(Charge per transfer)			
		Safe Deposit Box - Varies by Box Size:	
*Service Charge - Paper Bank Statement with check images	5.00	Lost Key (No drilling)	25.00
E-Statement with images = no fee		Box Drilling (Approximate)	175.00
Starter Checks (9 checks/3 deposit slips)	10.00		
Stop Payment Charge (Specific \$ amount)	15.00	Wire fees- Domestic	
		Wire Transfers, Outgoing or Incoming:	
		Less than \$5,000	20.00
		Equal to or greater than \$5,000	30.00
		Wire fees- International	
		Wire Transfers, Outgoing or Incoming:	
		Less than \$250,000	50.00
		Equal to or greater than \$250,000	100.00
<p>**Reasons your account may become overdrawn, you may write a check, use bill pay, do a transfer request or withdrawal request or initiate an electronic funds transfer in an amount that exceeds the amount of funds available in your account. You deposit a check or other item into your account and the item is returned unpaid, you have inadequate funds in your account when we assess a fee or service charge or you initiate a transaction before funds deposited into your account are "available" or finally paid according to our Funds Availability Policy. Please note that if we return an overdraft item it will likely be automatically re-presented to us by the financial institution where the item was presented for payment. We will NOT charge an additional per item Overdraft Charge/Return Check Charge if the transaction is re-presented multiple times to your account for payment.</p>			
Update for 2025 06/30/2025			