

MERCHANTS BANK SERVICE FEE SCHEDULE

The following schedule of miscellaneous fees are effective October 2, 2023.
These fees may be changed by us at any time after reasonable notice of not less than 30 days.

Automated Teller Machine (ATM), Foreign usage	withdrawal (ATM fee) - \$2.50
	transfer (ATM transfer) - \$1.00
	balance inquiry (ATM inquiry) - \$1.00
	surcharge: (ATM W/D) - \$3.00
Automatic Overdraft Protection from Checking or Savings, per transfer	\$5.00
Bank draft issued in foreign currency	\$25.00
Cashier's check:	
- Customer	\$5.00
- Non-customer	\$12.00
Certified check	\$20.00
Check cashing, non-customer	\$10.00
Coin counting when exchanged for currency, customer	n/c personal 5% business
Coin counting, non-customer	10% with \$5.00 minimum
Coin deposited	n/c
Collection item	\$30.00
Counter check	\$0.50
Debit Card	
- Reissue	\$10.00
- Overnight reissue	\$55.00
Deposited item returned	\$10.00
Dormant account fee, per month	\$7.00
External Transfer (Consumer), per transfer:	
- Online Banking	\$0.00
- Set up by a Merchants employee	\$3.00
Fax requests, per page	\$5.00
Foreign currency	
- Customer	\$30.00 plus the cost of the order
- Non-customer	\$50.00 plus the cost of the order
- Canadian currency	\$10.00 plus the cost of the order
- Canadian / foreign checks deposited	\$7.00
Forward Address Unavailable (Statement Mail Fee), per month	\$5.00
Home Equity Line of Credit check reorders	Varies
Indemnity bond	n/c
Interest on Housing Trust Accounts, per month	\$15.00
Interest of Lawyer Trust Accounts, per month	\$15.00
Levy/garnishment	\$100.00
New account closed within 180 days	\$30.00
Night depository bags	n/c
Notary service, non-customer	\$1.00
Online Bill Payment service	20/month free \$0.40/payment after 20
Overdraft fees	
(per presentment of item, check or ACH)	
- Insufficient funds/Nonsufficient funds (NSF): Pd O.D. Charge	\$30.00
- Insufficient funds/Nonsufficient funds (NSF): Ret O.D. Charge	\$30.00
- Uncollected funds: Pd UCF charge	\$30.00
- Uncollected funds: Ret UCF charge	\$30.00
Pledging Fee, per month	\$25.00
Printed checks	Varies
Redeposited check	\$7.00
Repurchase Agreement, per month	\$75.00
Research fee, per hour	\$50.00
Rolled coin, per roll	\$0.15
Safe deposit box drilling	\$200.00
Signature guarantee, customers only	\$10.00
Stop payment	\$30.00
Visa Gift Card	\$3.50
Visa Travel Card	\$9.95
Wire transfer:	
- Incoming	\$10.00
- Outgoing	\$25.00
- International	
• Personal	\$45.00
• Personal surcharge	\$30.00
• Business	\$45.00