

Fees and Refunds Policy

Account Maintenance Fees

Monthly Maintenance Fees

- **Standard Checking**: \$12/month
- Waived with: \$1,500 minimum daily balance OR \$500+ monthly direct deposit
- **Premium Checking**: \$25/month
- Waived with: \$10,000 minimum daily balance OR \$2,500+ monthly direct deposit
- **Student Checking**: Free (up to age 24 with valid student ID)
- **Basic Savings**: \$5/month
- Waived with: \$300 minimum daily balance
- **High-Yield Savings**: No monthly fee

Fee Waiver Verification

- Balances checked daily (must maintain minimum every day of the month)
- Direct deposits must post within the statement cycle
- Combined balance across linked accounts qualifies for waiver

Transaction Fees

Overdraft and NSF Fees

- **Overdraft Fee**: \$35 per item (maximum 3 per day = \$105)
- **NSF (Non-Sufficient Funds) Fee**: \$35 per returned item
- **Overdraft Protection Transfer**: \$10 per transfer from linked savings
- **Grace Period**: Transactions under \$10 do not incur overdraft fees
- **Overdraft Cushion**: First \$50 overdraft waived once per year

Overdraft Fee Refund Policy

- First overdraft fee per year: Eligible for refund upon request
- Subsequent fees: Reviewed case-by-case for extenuating circumstances
- Must call 1-800-BANK-HELP within 30 days of fee posting
- Account must be in good standing (no habitual overdrafts)

Wire Transfer Fees

- **Domestic Incoming**: Free
- **Domestic Outgoing**: \$25
- **International Incoming**: \$15
- **International Outgoing**: \$45
- **Same-Day Wire**: Additional \$15 expedite fee

ATM Fees

- **Our Bank ATMs**: Free unlimited
- **Out-of-Network ATMs**: \$3.00 per withdrawal
- **International ATM**: \$5.00 per withdrawal + 3% foreign transaction fee
- **ATM Balance Inquiry**: \$1.00 (out-of-network only)

ATM Fee Refunds: Premium Checking accounts receive up to \$20/month in out-of-network ATM fee refunds

Paper Statement Fee

- **Paper Statements**: \$3 per monthly statement
- **Electronic Statements**: Free
- **Statement Copies**: \$5 per statement (older than current year)
- **Check Image Copies**: \$3 per check

Card Fees

Debit Card Fees

- **Card Replacement**: \$5 (free if reported lost/stolen)
- **Expedited Card Delivery**: \$25 (overnight shipping)
- **Foreign Transaction Fee**: 3% of transaction amount
- **Card Decline Fee**: None

Credit Card Fees (see Credit Card document for complete details)

- **Annual Fee**: \$0 - \$95 (depending on card type)
- **Late Payment Fee**: \$29 (first occurrence), \$40 (subsequent)
- **Cash Advance Fee**: 5% or \$10 minimum
- **Balance Transfer Fee**: 3% or \$5 minimum
- **Foreign Transaction Fee**: 3% (waived on Premium Rewards card)

Check Fees

Check Orders

- **Basic Checks**: \$15 per box (100 checks)
- **Designer Checks**: \$25 per box
- **Duplicate Checks**: \$20 per box
- **First Box**: Free with new account opening

Check Processing Fees

- **Stop Payment**: \$30 per check (valid for 6 months)
- **Cashier's Check**: \$10
- **Money Order**: \$5
- **Returned Deposited Check**: \$12 (if deposited check bounces)

Account Service Fees

Account Closure

- **Early Closure Fee**: \$25 (if closed within 90 days of opening)
- **No fee**: If account open for 90+ days

Inactive Account Fee

- **Dormancy Fee**: \$10/month after 12 months of no activity
- **Activity Defined**: Deposits, withdrawals, transfers (not including fees)
- **Notice**: 60-day warning letter sent before fees begin

Other Service Fees

- **Account Research**: \$25/hour (1-hour minimum)
- **Legal Processing Fee**: \$100 (for subpoenas, levies, garnishments)
- **Notary Service**: Free for account holders
- **Coin Counting**: Free (up to \$200), then 10% fee
- **Check Verification**: \$5 per check

Fee Refund Request Process

Eligible Fee Refunds

1. First-Time Courtesy: One-time refund per fee type per year
2. Bank Error: Full refund if fee charged in error
3. Extenuating Circumstances: Case-by-case review
4. Good Customer Standing: May qualify for discretionary refunds

How to Request a Refund

1. Call: 1-800-BANK-HELP (available 24/7)
2. In-Branch: Visit any location during business hours
3. Secure Message: Through online banking
4. Time Limit: Must request within 60 days of fee posting

Refund Processing

- Phone/in-branch requests: Processed immediately if approved
- Secure message requests: Response within 2 business days
- Credits post to account within 24 hours of approval
- Denied refund requests can be escalated to manager

Merchant Dispute Fees

- **Dispute Filing**: Free
- **Provisional Credit**: Issued within 10 business days for debit card disputes
- **Chargeback Fee**: \$15 if dispute is found invalid/fraudulent claim
- **Documentation Fee**: \$10 if extensive records research required

Wire Transfer Refunds

- **Recalled Wire**: \$35 fee (no guarantee of recovery)
- **Failed Wire**: Outgoing fee refunded if wire fails to complete
- **Fraudulent Wire**: Fee waived if reported within 24 hours

NSF/Overdraft Fee Avoidance

Ways to Avoid Fees

1. Overdraft Protection: Link savings account (\$10/transfer vs \$35/overdraft)
2. Low Balance Alerts: Set up email/text alerts at \$100 balance
3. Opt-Out: Decline overdraft coverage (transactions simply decline)
4. Account Monitoring: Check balance daily via mobile app
5. Balance Cushion: Maintain buffer in account

Extended Overdraft Fee

- **\$7/day** if account remains overdrawn for more than 5 consecutive business days
- Maximum: \$98 (14 days)
- Account subject to closure if overdrawn 45+ days

Fee Schedule Updates

- Fee changes require 30-day advance notice
- Notice sent via email and monthly statement
- Current fee schedule always available at www.ourbank.com/fees

Special Fee Waivers

Senior Citizens (65+)

- Free checking account (no monthly maintenance fee)
- Free cashier's checks (up to 2 per month)
- Free incoming wire transfers

Military Members (Active Duty)

- All monthly maintenance fees waived
- Unlimited ATM fee refunds worldwide
- Free wire transfers (outgoing and incoming)
- Free stop payments and cashier's checks

Students

- Free checking until age 24
- No minimum balance requirements
- Free ATM card replacement

Contact Information

For fee questions or refund requests:

- **Phone**: 1-800-BANK-HELP (24/7)
- **Email**: fees@ourbank.com
- **In-Person**: Visit any branch location
- **Online**: www.ourbank.com/fees