



Nonconsumer Fee Schedule

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
Miscellaneous Account Service Fees	Check Orders	Prices vary depending on style selected	Checks must meet our quality standards for processing; otherwise your checks will be purchased through the vendor of our choice, at your expense
	Stop Payment Fee	\$36.00 per item	
	Overdraft Fee	\$36.00 per item	
	Overdraft Transfer Fee	\$10.00 per transfer	
	Daily Overdraft Fee	\$10.00 per day	Fee charged after fourth business day account remains in overdraft status
	Transaction History Printout	\$3.00 per request	
	Irregular Statement Cycle	\$10.00 per request	
	Interim Statement (without checks)	\$5.00 per request	
	Statement Copy (without checks)	\$5.00 per request	
	Copy of Item	\$5.00 per item	<ul style="list-style-type: none"> • Including money order, treasurer's check, savings withdrawal, deposit ticket, etc. • Canceled check copy fee does not apply to CheckSafe customers • CheckSafe customers requesting > 25 copies per year may be assessed a fee
	Statement Reconciliation and Research Fees	\$25.00 per hour	\$25.00 minimum
	Excessive Transaction Fee	\$25.00 per transaction	Money Market and Savings accounts
	Inactivity Fee	\$10.00 per month	For checking accounts with a ledger balance of less than \$100 and with no activity during previous 12 months
	Replacement/Duplicate Debit Cards	\$7.50 per card	
Mini Statement	\$1.00	Available only at our ATMs	
Non S&T ATM Transactions	ATM Service Fees	\$3.00 per transaction	• ATM Deposits, ATM Withdrawals, ATM Inquiries, ATM Transfers to and from accounts
Business Online Banking	Business Online Banking	\$15.00 per month	Additional services available at extra charges
	Billpay	Free	
Small Business Online Banking	Small Business Online Banking	Free	
	Billpay	10 free per month	\$0.50 per bill paid over 10



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Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
Transfer of Funds	Domestic Outgoing Wire (Customer)		
	• Repetitive	\$25.00 per wire	
	• Business Online Banking: Repetitive or Non-Repetitive	\$15.00 per wire	
	• Non-Repetitive	\$25.00 per wire	
	Domestic Incoming Wire (Customer)	\$15.00 per wire	
	International Outgoing Wire (Customer)	\$50.00 per wire	
	International Incoming Wire (Customer)	\$22.00 per wire	
	Wire drawdown fee	\$17.00 per wire	
Safe Deposit Boxes	Various Sizes Available	\$40.00 - \$387.00 per year	
	Loss of One Key	\$30.00	Requires replacement with new lockset
	Loss of Two Keys	\$150.00	Requires drilling and lockset replacement
Collection Items	Canadian Items	\$15.00 per item	
	Bond Coupons	\$5.00 per envelope	
	Return Coupon	\$50.00 per bond	
	International Drafts	Fee varies	
	Outgoing Collections	\$25.00 per item	
	Incoming Collections	\$25.00 per item	
Night Depository	One-Time Fee	\$20.00 canvas bag (small)	
	One-Time Fee	\$25.00 canvas bag (large)	
	Service Fee	\$0.75 per drop for disposable	REV 03.04.23
	Service Fee	\$1.00 per drop for canvas	
	Disposable Bags	Fee varies	

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
Miscellaneous Services	Treasurer's Checks	\$10.00 per check	Sold to customers only
	Domestic Money Orders	\$5.00 per money order	
	Faxes sent within PA	\$5.00 first page, \$1.00 each additional page	
	Faxes sent outside of PA	\$7.00 first page, \$1.50 each additional page	
	Visa® International Service Assessment Fee	0.8% of international purchases and cash disbursements which do not require conversion	Applies to Visa credit and debit card transactions
	Visa International Service Assessment Fee	1% of international purchases and cash disbursements which require conversion	Applies to Visa credit and debit card transactions
	Signature Guarantee Fee	\$10.00 per occurrence	
	Approved Checks Cashed for Non-customers	\$10.00 per check	
	Assisted Transfer Service Charge	\$5.00 per transfer	
	Indemnity Bond	\$5.00 per bond	
	Legal Fees (FIDM Program)	\$50.00 per request	
	Legal Fees (Writs and Garnishments)	\$250.00 per request	
	Counter Check	\$1.00 per check	
	Coin Deposit	\$2.00 per \$1,000.00	
	Undeliverable Mail	\$10.00 per occurrence	Applies to deposit statements returned to bank as undeliverable. Please contact us to validate your address.
Lockbox	Activity Fee	\$1.25 per item \$75.00 monthly minimum	



IMPORTANT INFORMATION ABOUT NONCONSUMER CHECKING ACCOUNTS

Basic Business Checking

- No minimum balance
- No monthly maintenance fee
- 500 free transactions/item per statement cycle
 - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)

Business Interest Checking

- Minimum daily balance requirement \$2,500 or average monthly balance requirement \$3,000
- Monthly maintenance fee \$10 (if balance falls below average daily or monthly requirement)
- Monthly maintenance fee with statements with images \$12 (if balance falls below average daily or monthly requirement)
- 500 free transactions/items per statement cycle
 - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)

Business Checking Plus

- Up to 500 items processed per statement cycle*
- Basic Business Online Banking
- Business Visa Debit Card
- Must maintain a \$25,000 monthly average balance to waive the monthly maintenance charge. Failing to maintain the average monthly balance will incur a monthly fee of \$15. Additional fees may apply based on activity, if applicable.

RDC Account

- No minimum balance to open
- Average monthly balance requirement \$100,000
- Monthly fee \$100 if minimum daily balance falls below \$99,999
- Per item fee \$.50 per item over 500 per statement cycle
- ATM deposits FREE

Remote Deposit Capture Fees

- Monthly machine rental FREE
- Monthly maintenance fee FREE
- If account holder changes to another account then account holder will assume the monthly costs involved with the Remote Deposit Capture machine which is outlined in the Remote Deposit Capture Agreement Overview.

Remote Deposit Package

- No monthly minimum balance to obtain
- 200 transactions per statement cycle at no additional cost
- Transactions above 200 will be charged accordingly...
 - 201 – 300 transactions \$10 fee
 - 301 – 400 transactions \$20 fee
 - Over 400 transactions \$30 fee
- Single Feed Remote Deposit Capture Machine
- Must sign a one year contract
- If you choose to cancel your contract before one year a \$250.00 cancellation fee will apply
- Small Business Online Banking at no additional cost
- \$25 monthly maintenance fee

* Per item fee charged after 500 items processed per statement cycle.



IMPORTANT INFORMATION ABOUT NONCONSUMER SAVINGS ACCOUNTS

Cash Management Account

- Minimum daily balance requirement \$5,000
- Monthly maintenance fee \$ 12 (if balance falls below minimum daily balance)
- 500 free transactions/item per statement cycle
 - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$25/transaction (A maximum of six third party transactions are permitted per calendar month or statement cycle)

Money Market Account

- Minimum daily balance requirement \$2,500 or average monthly balance requirement \$3,000
- Monthly maintenance fee \$12 (if balance falls below minimum daily balance or average monthly)
- 500 free transactions/item per statement cycle
 - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$ 25/transaction (A maximum of six third party transactions are permitted per calendar month or statement cycle)

Passbook Savings

- Minimum daily balance to open account \$25
- Quarterly maintenance fee \$10 (if balance falls below \$200 minimum)
- 500 free transactions/item per statement cycle
 - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$ 25/transaction (A maximum of six third party transactions are permitted per calendar month)

Statement Savings

- Minimum daily balance to open account \$25
- Quarterly maintenance fee \$10 (if balance falls below \$200 minimum)
- 500 free transactions/item per statement cycle
 - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$ 25/transaction (A maximum of six third party transactions are permitted per calendar month)

Please refer to the Account Analysis fee schedule for business accounts with account analysis.