



# Hearthside Bank

*Always within reach*

## SERVICES SCHEDULE

Effective 03/01/2026

Re-issue ATM/Debit at Expiration	<b>No Charge</b>
Internet Banking Access	<b>No Charge</b>
Mobile Banking SMS, Web Access or App Access	<b>No Charge</b>
Mobile Deposit	<b>No Charge</b>
Bill Pay through Internet Banking	<b>No Charge</b>
Person to Person Transaction Received	<b>No Charge</b>
Person to Person Transaction Sent	<b>No Charge</b>
Account to Account (Bank to Bank) Transfer Incoming	<b>No Charge</b>
Account to Account (Bank to Bank) Transfer Outgoing	<b>No Charge</b>
E-Statements	<b>No Charge</b>
Check Images through Internet Banking	<b>No Charge</b>
Internet Banking PFM Export (Quicken, QuickBooks, etc.)	<b>No Charge</b>
Telephone Banking	<b>No Charge</b>
Save the Change	<b>No Charge</b>
Card Valet	<b>No Charge</b>
ATM/Debit Replacement Card	<b>No Charge</b>
Undeliverable Mail	<b>No Charge</b>
<b>Foreign ATM Fee</b>	<b>\$2.50 per transaction (through 3/31/2026) No Charge (Effective 4/01/2026)</b>
Returned Deposited or Cashed Item	\$9.50 business only/ <b>Consumer No Charge</b>
Account Reconciliation	\$32.50 per hour
Account Research	\$32.50 per hour
Cashier's Checks	\$6.00 per check
Copy of Check or Statement	\$3.50 per check/statement
Counter Checks	\$2.00 per 3 checks/ 9 checks maximum
Dormant Account ( <i>after 24 months of inactivity</i> )	\$25.00 per month
Garnishment/Levy	\$50.00 per occurrence
*Insufficient Funds Paid	\$35.00 per item
*Insufficient Funds Returned	\$35.00 per item
Stop Payment Fee	\$35.00 per occurrence
Uncollected Funds Fee	\$35.00 per item
12 Month Electronic Account History on CD	\$25.00 per CD
Wire Transfer-Domestic	
Incoming	<b>No Charge</b>
Outgoing	\$32.50 per wire
Wire Transfer-International	
Incoming	<b>No Charge</b>
Outgoing	\$65.00 per wire

(1) \* An insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.