



Hearthside Bank

Always within reach

SERVICES SCHEDULE

Effective 01/01/2022

Re-issue ATM/Debit at Expiration	No Charge
Internet Banking Access	No Charge
Mobile Banking SMS, Web Access or App Access	No Charge
Mobile Deposit	No Charge
Bill Pay through Internet Banking	No Charge
Person to Person Transaction Received	No Charge
Person to Person Transaction Sent	No Charge
Account to Account (Bank to Bank) Transfer Incoming	No Charge
Account to Account (Bank to Bank) Transfer Outgoing	No Charge
E-Statements	No Charge
Check Images through Internet Banking	No Charge
Internet Banking PFM Export (Quicken, QuickBooks, etc.)	No Charge
Telephone Banking	No Charge
Save the Change	No Charge
Card Valet	No Charge
ATM/Debit Replacement Card	No Charge
Undeliverable Mail	No Charge
Returned Deposited or Cashed Item	\$9.50 business only/ Consumer No Charge
Account Reconciliation	\$32.50 per hour
Account Research	\$32.50 per hour
Foreign ATM Fee	\$2.50 per transaction
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	No Charge
Outgoing	\$32.50 per wire
Wire Transfer-International	
Incoming	No Charge
Outgoing	\$65.00 per wire

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