



**FEE SCHEDULE**  
**Effective September 1, 2020**

		<b>Fee</b>
<b>Insufficient Funds Charge - Paid</b> (Check or EFT Paid causing overdraft per item)	Per check or EFT paid	\$30.00
	Maximum charge per day (or 6 charges)	\$180.00
<b>Insufficient Funds Charge - Returned</b> (Check or EFT Returned causing overdraft)	Per item	\$30.00
<b>Returned Check Charge -</b>  'Check' is defined as anything (electronic or paper) presented for payment.	Per item	\$5.00
<b>Stop Payment Fee</b>	Per request	\$30.00
<b>Collection Fees</b> (Items sent for special collection)	Per item	\$25.00
<b>Notary</b> <ul style="list-style-type: none"> <li>• Customers</li> <li>• Non-customers</li> </ul>	Per signature	FREE
		Per signature
<b>Research Records</b>	Per hour	\$50.00
<b>Research Copies Fee</b>	Per page	\$1.00
<b>Additional Statement Copies</b>	Per statement	\$10.00
<b>Tax Lien/Levy/Garnishment Fee</b>	Per request	\$75.00
<b>Expedited Debit Card Order Fee</b>	Per request	\$45.00
<b>Domestic Incoming Wire Fee</b>	Per request	\$10.00
<b>Domestic Outgoing Wire Fee</b>	Per request	\$20.00
<b>International Incoming Wire Fee</b>	Per request	\$50.00
<b>International Outgoing Wire Fee</b>	Per request	\$50.00
<b>Excessive Transfer Fee– All Saving Accounts</b>	Per item over 6 monthly	\$5.00
<b>Replacement Card Fee</b>	Per Card	\$10.00
<b>Written Verification of Deposit or Loan Fee</b>	Per request	\$5.00

		<b>Fee</b>
<b>Daily Minimum Balance Fee</b>	Every month minimum balance is not maintained  Fee is assessed once per month when minimum balance is not maintained on any day	\$5.00
<b>Personal Checking and Savings, including Money Markets</b>		
<ul style="list-style-type: none"> <li>• Inactive Fee – No transactions for 365 days (1 year)</li> <li>• Dormant Fee – No transactions for 730 days (2 years)</li> </ul>	Per account, per month	\$3.00
	Per account, per month	\$7.00
<b>Business Checking and Savings, Including Money Markets</b>		
<ul style="list-style-type: none"> <li>• Inactive Fee – No transactions for 365 days (1 year)</li> <li>• Dormant Fee – No transactions for 730 days (2 years)</li> </ul>	Per account, per month	\$5.00
	Per account, per month	\$10.00
<b>Escheat Fee</b>	Per Account, at time of submission to the state	\$50.00
<b>Early Closeout Fee</b>	Account is closed within 90 days of opening	\$15.00
<b>Overdraft Transfer Fee (from Checking, Savings or Money Market)</b>	Per transfer	\$5.00
<b>Electronic Statements/Notices to Paper Statements/Notices</b> (customer has opted to change from electronic statements/notices to mailed paper copies)	Per account, per month	\$10.00
<b>ATM Foreign Transaction Fee (when using any non-proprietary ATMs)</b>	Each Withdrawal	Free
	Each ATM Balance Inquiry	\$1.00
	Each ATM Deposit	\$3.00
These fees can be avoided by enrolling in and using Varsity Online, Mobile Banking or Telephone Banking instead of an ATM. Restrictions may apply.		
<b>Transfer Now</b> fee for transferring money from Varsity to another financial institution.	Available: Within 3 days or Next day	\$3.00 or \$10.00

**Fee schedule questions? Please call our Customer Contact Center at 888.9VARSITY or 888.982.7748**