



Account closed within 180 days	\$25.00
Check printing	Varies by style of check
Per 10 counter checks	\$2.50
Automatic transfer activity (sweep account)	\$6.00 per transfer
Telephone transfer	\$6.00 per transfer
Return check- personal	\$15.00 per item
Return check-business	\$15.00 per item
NSF check- personal checking	\$33.00 per item (up to 6 items per day)
NSF check-business checking	\$33.00 per item (up to 6 items per day)
Negative Checking/Savings Balance per day	\$5.00 per day beginning on the 6th day
NSF EFT or ACH (preauthorized withdrawal)	\$33.00 per item (up to 6 items per day)
NSF telephone transfer	\$33.00 per item (up to 6 items per day)
NSF telephone payment	\$33.00 per item (up to 6 items per day)
Overdraft fee	\$33.00 per item (up to 6 items per day)

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means:
check, in-person withdrawal, ATM withdrawal or other electronic means.

Stop payment (all types)	\$33.00 per order
Account research (1hour minimum)	\$25.00 per hour
Account balancing assistance (1 hour minimum)	\$25.00 per hour
Reproduction of statement	\$5.00
Images of checks in statements	\$5.00 per month
Check charge-back to loan	\$33.00
Fax Payoff Fee	\$15.00
Garnishment/Levies per transaction	\$75.00
Money order (1 free draft from account per day)	\$3.00
Cashier's check (1 free draft from account per day)	\$5.00
Coin count (no account)	10% of amount
Photocopies	\$1.00 each page
Fax machine-in or out	\$2.00 per page
Outgoing domestic wire transfer	\$25.00
Incoming domestic wire transfer	\$25.00
Outgoing international wire transfer	\$50.00
Incoming international wire transfer	\$50.00
Inactive fee/Dormant	\$5.00 per month
Check copies	\$1.00 per item
ATM/DEBIT CARD FEES	
Replace lost/stolen ATM/Debit card	\$10.00
*Foreign non-Pulse withdrawal/transfer	\$1.50
*Foreign Pulse withdrawal/transfer	\$1.50
ATM Foreign Customer fee (per transaction)	\$3.00
Inquiry from any ATM	\$0.25

Free use of any Sherwood State Bank ATM. Complete list available upon request.

SAFE DEPOSIT BOXES

2.5 x 4.5 x 20 (\$18.00 if automatic pay)	\$20.00
4 x 4.5 x 18 (\$23.00 if automatic pay)	\$25.00
3 x 10 x 22 (\$33.00 if automatic pay)	\$35.00
5 x 10 x 20 (\$38.00 if automatic pay)	\$40.00
Lost key replacement	\$50.00 each
Box drilling	Cost + 5%
Late charge after 10 days	\$5.00

INTERNET BANKING FEES

Stop Payment	\$33.00 per order
Cancellation of a payment	\$33.00 per item
ACH Returns	\$33.00 per item
Online Bill Payment Fee	Free
Business Bill Pay	9.95 per month

