



Service Charges and Fees – effective May 5, 2025

The following service charges or fees may be assessed against your account:

Account Research/Reconciliation	\$25 per hour plus \$2 per copy page
ATM/Debit Card Replacement	\$10
Official Bank Check	\$3
Cashier's Check*	\$5
Temporary Checks	\$2 for 4 checks
Check or ACH <i>Overdraft Fee</i> Only one fee will be charged per day, regardless of the number of overdrafts paid. The consumer must repay the overdraft within ten (10) calendar days. No overdrafts will be paid within the first 60 days after account opening. Whether your overdrafts will be paid is discretionary and we reserve the right to not pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits or you have too many overdrafts.	\$25
Check or ACH <i>Return Item Fee</i> (Insufficient Funds) This will be charged no more than once per day regardless of the number of items returned.	\$25
Deposit Items Returned Checking & Savings Accounts	\$9
Hometown Key Account Fee	\$7
Maintenance Fee†: Hometown Deposit Products‡	\$5
Low Balance Fee:	
Hometown Checking	\$0
Hometown Checking with Interest	\$10
Hometown Hero Checking	\$5
Hometown Savings	\$10
Hometown Business Checking	\$10
Hometown Business Savings	\$10
Dormant Accounts: (12 Months Inactivity)§	\$10 per month if balance less than \$100
Christmas Savings withdrawal/close before maturity (October 15 th)**	\$10
Stop Payment Request (Check or ACH)	\$25
Safe Deposit Box rental	See brochure
Wire Transfer (for checking only)	
Domestic Incoming	\$20
Domestic Outgoing	\$35
International Outgoing	\$35 plus cost to bank

* Fee waived for Hometown Hero Checking account holders

† Fee does not apply to checking or savings accounts opened prior to March 1, 2024.

‡ Maintenance fee is waived with eStatements

§ Dormant Account Fee for Simply Savings & Passbook Savings: \$5 per month if balance less than \$100

** Fee does not apply to accounts opened prior to March 1, 2024