



**FEE SCHEDULE**  
**Effective January 2, 2023**

		<b>Fee</b>
<b>Insufficient Funds Charge - Paid</b> (Check or EFT Paid causing overdraft per item)	Per check or EFT paid Maximum charge per day (or 6 charges)	\$30.00 \$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	\$10.00
<b>Stop Payment Fee</b>	Per request	\$35.00
<b>Collection Fees</b> (Items sent for special collection)	Per item	\$25.00
<b>Notary</b>		
• Customers	Per signature	FREE
• Non-customers	Per signature	\$5.00
<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>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 Per account, per month	\$3.00 \$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 Per account, per month	\$5.00 \$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>  These fees can be avoided by enrolling in and using Varsity Online, Mobile Banking or Telephone Banking instead of an ATM. Restrictions may apply.	Each Withdrawal Each ATM Balance Inquiry Each ATM Deposit	Free \$1.00 \$3.00
<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**