



CONSUMER FEE SCHEDULE

Effective Date: 03/01/2016

SERVICE	FEE
Account Certification Letter	\$25
Balance Inquiry Charges	\$2
Bank Check Replacement Indemnity	\$50
Bond Redemption	\$5
Card Activity Charge (non-Axiom Bank ATM withdrawal)	\$2
Card Activity Charges – Annual Card (Opportunity Checking)	\$12
Card Activity Charges – Replacement Card Fee	\$10
Card Activity Charges (foreign bank international transaction)	Varies
Card Activity Charges (international transaction)	\$2
Card Activity Charges – Rush Card Replacement	\$75
Cashier's Check	\$10
Cashier's Check Exchanged for an On-Us-Check (non-customer)	\$20
Charge for Inactivity/Dormancy (balances less than \$1,000)	\$15
Check Cashing (see check cashing fee schedule)	Varies
Check Copy	\$5
Collection Item	\$25
Credit or Verification of Deposit (VOD)	\$25
Deposit Item Returned	\$15
Deposit Correction Fee	\$10
Early Account Closure (non-CD accounts) - if closed within the first six (6) months	\$25
Fax Request	\$2/page
Foreign Collection Item	\$30
Levy/Garnishment	\$100
Money Order (customer)	Free
Money Order (non-customer)	\$3
Money Order Dormant	\$15
Notary	Varies
OD/NSF Charge (paid overdraft ACH, ATM, check, POS)	\$34/item
On-Us Check Cashing (non-customer)	\$3
Over Limit Activity Charges (Money Market and Savings accounts)	\$10
Personal Account Reconciliation	\$25/hour
Photocopy	\$2/page
Redeposit Return Check	\$10
Research	\$25/hour (one hour minimum)
Return Check Charge (checks or ACH returns)	\$34/item
Return Mail Charge (per statement)	\$15
Statement Copy (additional)	\$5
Stop Payment (money order or cashier's check can only be stopped after 90 days)	\$34
Sweep Transfer Fee	\$5
Telephone Transfer Fee (via Call Center agent)	\$5
Wire Confirmation E-mail	\$2
Wire Recall/Trace/Research	\$75
Wire Transfer (incoming swift/foreign wire)	\$65
Wire Transfer (incoming wire)	\$10
Wire Transfer (outgoing domestic wire)	\$20