



ACCOUNT SERVICE FEES

Overdraft/Paid Item Fee	\$27.00*
<small>An <i>Overdraft/Paid Item</i> fee is assessed each time an item is paid causing the account to be overdrawn.</small>	
Returned Item Fee	\$27.00*
<small>A <i>Returned Item Fee</i> is assessed each time an item is returned unpaid.</small>	
Overdraft Protection Transfer	\$10.00**
<small>Fee assessed per transfer from linked checking or savings account to cover overdraft up to the available balance of linked account.</small>	
Stop Payment:	\$35.00
<small>Per item (check, electronic pre-authorized transfer or Online Bill Pay)</small>	
Counter Checks	\$1.00
Deposited Item Return	\$10.00
<small>Per check deposited and returned unpaid for any reason</small>	
Cash Items	\$15.00
<small>Per item for redeposited check that is returned and unable to be debited from the depositor's account</small>	
Paper Statements (no check images)	No Charge
<small>(PEAK Checking monthly service fee is discounted \$2.00 with eStatements)</small>	
Paper Statement with Check Images	\$3.00
USB Statement	
Monthly	\$10.00
Annual	\$30.00
Returned Mail (statements)	\$5.00
Interim Statement Request	\$5.00
Early Close-out Deposit Account	\$25.00
<small>Fee assessed per account if the new account closed within 6 months of opening</small>	
Holiday Club Early Redemption	\$25.00
Printed Documents (per page)	\$5.00
<small>Copies of statements, Checks, deposits, etc.</small>	
Account Reconciliation/Research	\$20.00
<small>Fee assessed per hour with a \$10 minimum charge</small>	
Collections	\$15.00
<small>Per item sent for collection</small>	
Dormant Account/Inactivity Fee	\$5.00
<small>Fees assessed after 24 consecutive months of inactivity per month on balances below \$200</small>	
Escheat Account Processing	\$25.00
IRA Transfer Fee	\$50.00
<small>For IRAs transferred to another financial institution</small>	
Bond of Indemnity	\$19.95
<small>Lost items, i.e., passbook, certificate</small>	
Garnishments	\$200.00
<small>Interrogatories & Writs of Execution</small>	
IRS Levies / Domestic Relations Freezes	\$75.00

*Insufficient funds may be created by check, in-person withdrawal, ATM withdrawal or other electronic means. Maximum of four fees assessed per day.

**Transfer fee included in total transfer amount and deducted from the account where the transfer was credited.

The Services Schedule is used in conjunction the Deposit Account Agreement containing information on the administration of your account, Regulation CC (Expedited Funds Availability), Regulation E (Electronic Funds Transfer) and Regulation DD (Truth in Savings). It is considered part of your contract. Fees apply to all accounts unless otherwise noted. Fees are subject to change at any time. Products, services and prices may vary by market. We reserve the right to enforce or to delay a charge under this schedule without losing the right to assess the charge in the future.

DEBIT CARDS AND ATM SERVICE

Non 1ST SUMMIT ATM use	\$1.00
<small>Waived if account balance is \$2,500 or more at time of transaction</small>	
Debit Card/ATM Card Replacement:	
Lost/Stolen Card	\$6.00
Duplicate Card	\$6.00
Expedited Card Delivery	\$50.00
Foreign Debit Card Transaction Fee	1%

24/7 DIGITAL AND TELEPHONE SERVICES

Online Banking Access	No Charge
Mobile Banking Access	No Charge
Mobile Deposit	No Charge
Online BillPay	No Charge
External Transfers	No Charge
Zelle® Person to Person Payments	No Charge
TeleBanc (888) 353-2262	No Charge

WIRE TRANSFERS

Domestic Incoming	\$15.00
Domestic Outgoing	\$25.00
International Incoming	\$15.00
International Outgoing	\$50.00

SAFE DEPOSIT BOX

Annual Rental Starting at	\$16.75
<small>Varies by box size</small>	
Key Replacement	\$25.00
Drilling Box, minimum	\$100.00

CASH ALTERNATIVES

Prepaid Card	\$5.00
Gift Card	\$5.00
Money Orders (up to \$500)	\$5.00
Treasurer's Check	\$6.00

ADDITIONAL SERVICES

Night Deposit: Per Bag	\$25.00
Zipper Bags - each	\$2.75
Signature Guarantee	\$5.00
<small>Customer only</small>	
Notary Service (per document)	\$4.00
Fax Service	\$5.00
Photocopies (per page)	\$1.00
Laminating	\$2.00
Coin Counting*:	
Customers	No Charge
Non-Customers	4% of total

*Coin Counting Machines located at our Downtown, Ebensburg, Murrysville, Richland and Portage offices.