



P.O Box 711, Wilmington, OH 45177

SCHEDULE OF FEES

Domestic Wire Transfer Outgoing	\$25.00
Domestic Wire Transfer Incoming	\$10.00
International Wire Transfer	\$55.00
Night Deposit (Bag, Lock, and set of Keys)	\$15.00
Night Deposit (Plastic Zip Bag)	\$5.00
Overdraft Fee (every 5 days)	\$5.00
Checkguard Overdraft Transfer Fee	\$5.00 /per transfer
Stop Payment Fee	\$31.00
NSF Paid Item Fee*	\$31.00
NSF Returned Item Fee*	\$31.00
Returned Deposited Item	\$9.00 /per item
Account Research	\$20.00 /hour
Collection Item Fee	\$10.00
Statement Reproduction	\$4.00 /statement
Gift Card Fee	\$5.00 /per card
Money Order (Customer)	\$4.00
Cashiers Check (Customer)	\$6.00
Garnishment Fee	\$100.00
Dormant Accounts (Dormant after 12 months inactivity)	\$5.00 / month
Closed Account Fee (if closed within six months of opening)	\$50.00
Counter Checks	\$1.00 /per check

Check Cashing - Drawn on another bank, customers with an average ledger balance less than \$100

■ Up to \$1,000.00	\$10.00
■ Over \$1,000.00	\$20.00

Check Cashing - Non-customer 4% with a \$10 minimum

ATM Transactions

NBT ATM Transactions / All point ATM Transactions	Free
Non-NBT ATM Transactions / Non-All point ATM Transactions	\$1.00

Safe Deposit Box Drilling

Safe Deposit Boxes vary by size. Boxes available at all offices except Wilmington West. Box contents are not insured by any government agency.

Present Going Rate

***NSF Fee** - may be created by check, in-person withdrawal or other electronic means.