

FEE SCHEDULE

Fees and Charges effective as of April 1, 2026. The following fees and charges may be assessed against your account:

Overdraft

Overdraft Fee ¹	\$27.00
Continuous Overdraft Fee ²	\$15.00
Recurring Overdraft Fee ³	\$12.00
Overdraft Protection (per transfer) Fee will be charged to debited account.	\$10.00

Account Transfers

Automated System Telephone Transfers	Free
Telephone Transfers Between Fidelity Accounts (per transfer)	\$5.00
Telephone Payments (per transfer)	\$5.00

ATM & Debit Card

Transactions at Fidelity Bank ATMs	Free
Transactions at ATMS in the Allpoint or MoneyPass Network.	Free
Withdrawals and Transfers at non-Fidelity ATMs	\$3.00
Replacement Card Fee	\$5.00
International Debit Card Purchases ⁴	2.0%

Collection Items

Incoming/Outgoing Collection Items	\$20.00
Levy	\$50.00
Garnishment	\$15.00

Negotiable Instruments

Cashier's Checks	\$5.00
Money Orders	\$5.00

Research

Statement History (per statement requested)	\$3.00
Account Research (per hour – 1 hour minimum)	\$35.00 \$1.00 per copy
Account Reconciliation (per hour – one hour minimum)	\$35.00

Safe Deposit Box

3x5 (per year)	\$40.00
3x10 (per year)	\$50.00
5x5 (per year)	\$45.00
5x10 (per year)	\$70.00
10x10 (per year)	\$100.00

Safe Deposit Box Cont.

10x15 (per year)	\$200.00
Vault (per year) Sizes vary by location	\$365.00

Stop Payments & Returned Items

Stop Payment	\$36.00
Returned Deposit	\$8.00

Wire Transfers

Incoming Domestic	\$16.00
Outgoing Domestic	\$25.00
Incoming International	\$25.00
Outgoing International	\$50.00

Other Fees and Charges

Bank Bag	\$6.00
Check Orders	Varies with style
Dormant Account (per month after 730 consecutive days of inactivity)	\$10.00
Early Closing Fee Account closed within first 90 days	\$30.00
Fax Fee (1-5 pages)	\$5.00
Fax Fee (6 or more pages)	\$10.00
Photocopy	\$3.00
Returned Mail (per month)	\$10.00
Signature Guarantee	\$250.00
Verification of Deposit/Credit Reference	\$15.00

Business

Other Business Services

Currency Provided (per strap)	\$0.25
Coin Provided (per roll)	\$0.05
Deposit Corrections (each)	\$2.00
Correction Phone Advice (each)	\$1.00
Paper Statement Fee	\$5.00
Duplicate Statements (each)	\$5.00
Redeposited Item	\$5.00
Returned Item Special Handling Item	\$10.00

Consumer

Bill Pay

Bill Pay (per month) Waived when used at least once per month	\$4.95
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¹ This fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means as applicable. This may result in more than one overdraft fee charged against the account per day.

² Assessed after the first seven consecutive calendar day your account is in an overdrawn status.

³ Assessed after the fourteenth consecutive calendar day, then every seven consecutive calendar days that your account remains in an overdrawn status.

⁴ Your International Debit Card Purchases are charged an International Service Assessment Fee of 2% of the total purchase on all transactions between you and any foreign merchant, even if the transactions were initiated online while you were in the U.S.