

Fee and Service Charge Schedule

The following fees and charges may be assessed against your account:

Accounting Services	
Paper Statement Fee	\$2*
Statement Copy	\$5 per statement
Overdraft Protection Transfer (From an Orrstown Bank Deposit/Loan Account)	\$10 per transfer
Signature Guarantee (Clients Only)	\$0
Check/Image/Account Activity Copies	\$2 per item
Account Reconciliation/Research	\$30 per hour (1 hour minimum)
Premature Account Closure (Within one year of account opening date)	\$25
Dormant Account Fee (after account is inactive for 24 months)	\$12 per statement cycle
Undeliverable Mail	\$5
IRA Transfer to another Financial Institution	\$25
Tax Levy	\$150 per notice
Garnishment	\$150
Writ of Execution	\$150 per occurrence
Photocopy/Fax	\$1 per page
Money Market / Savings Withdrawals	\$10 per transaction in excess of 6 per statement cycle
Safe Deposit Box Fees	
Safe Deposit Box Key Replacement	\$35
Safe Deposit Box Drilling	\$100
Safe Deposit Box Size	
2.5" x 5" Safe Deposit Box	\$25
2" x 5" Safe Deposit Box	\$25
2" x 4" Safe Deposit Box	\$25
4" x 4" Safe Deposit Box	\$30
3" x 5" Safe Deposit Box	\$30
4" x 5" Safe Deposit Box	\$35
5" x 5" Safe Deposit Box	\$45
2" x 10" Safe Deposit Box	\$50
3" x 10" Safe Deposit Box	\$55
4" x 10" Safe Deposit Box	\$65
5" x 10" Safe Deposit Box	\$75
7" x 10" Safe Deposit Box	\$95
8" x 10" Safe Deposit Box	\$100
10.5" x 10" Safe Deposit Box	\$115
10" x 10" Safe Deposit Box	\$115
10" x 15" Safe Deposit Box	\$150
17" x 12" Safe Deposit Box	\$160
Online Banking Services	
Online Banking	\$0
Enrollment	\$0
Bill Payment	\$0
Mobile Deposit	\$0

ATM/Debit Card Services	
Transactions at Orrstown Bank ATMs	\$0
Balance Inquiry/Transfers/Withdrawal Transactions at non-Orrstown Bank ATMs	\$3 per item**
Point of Sale Transactions as Credit	\$0
Point of Sale Transactions as Debit	\$0
Replacement debit card	\$5 per card
Cash/Check/Other Services	
Cashier's Check	\$10 per check
Temporary Checks	\$0 (1 sheet of 4 checks)
Cashing Non-Client Checks	\$5 per check for non-Orrstown Bank clients cashing an Orrstown Bank check. Orrstown Bank does not cash checks not drawn on us, including Federal Government checks, for non-Bank clients.
Paid Overdraft Item - Consumer Accounts	\$38 per item, maximum of \$190 per day. Orrstown Bank does not charge an Overdraft fee on transactions of \$5 or less.
Continuous Overdraft Fee - Business Accounts Only	\$6 per day after 9 consecutive calendar days of the account being overdrawn
Paid Overdraft Item - Business Account	\$38 per item, no daily maximum limit . Orrstown Bank does not charge an Overdraft fee on transactions of \$5 or less.
Night Depository - Lost Key	\$10
Chargeback/Returned Deposited Item	\$10 per item
Returned Item (Non-Sufficient Funds)	\$0
Stop Payment Fee - Business and Personal Accounts	\$39 per item
Check Collection - Domestic	\$15 plus postage
Wire Services	
Wire Transfer - Incoming Domestic	\$20
Wire Transfer - Incoming International	\$30
Wire Transfer - Outgoing Domestic	\$30
Wire Transfer - Outgoing International	\$50
Foreign Services	
Foreign Check Collection	\$15

*A paper statement fee does not apply to a deposit account with an ownership type of non-profit, estate accounts, or public funds.

**When you use a non-Orrstown Bank ATM, you may also be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.