

**Wire Transfers – per occurrence**

Consumer Domestic – Outgoing	\$10.00
Domestic – Incoming	NO CHARGE
International – Incoming or Outgoing	\$40.00

**Stop Payments – per item**

Check or ACH	NO CHARGE
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**Non-Sufficient Funds (NSF) – per item**

Overdraft – Paid Item	NO CHARGE
NSF – Returned Item	NO CHARGE

**Online Banking and Bill Pay**

Bill Pay ACH – same day	\$9.95
Bill Pay – overnight	\$14.95
Bill Pay	NO CHARGE
Online Bill Pay Stop Payment Request	NO CHARGE
Online Stop Payment Request	NO CHARGE
Online Internal Funds Transfer	NO CHARGE
Online External Funds Transfer	NO CHARGE
Mobile Deposits	NO CHARGE

**ATM/Debit Card\***

In-Network ATM Fees	NO CHARGE
Out-of-Network ATM Fees	REFUNDED

**Other Fees and Services**

Excess Transaction Fees (Savings & Money Market Account)	NO CHARGE
Check Reorders	NO CHARGE
Returned Deposited Item	\$20.00
Replacement Copy of Account Statement	\$1.00
Replacement Copy of Prior Year 1099s	\$1.00
Check Copies	\$3.00 PER CHECK
Special Processing Requests	Cost to Bank

\*Bank does not issue a charge for cash withdrawals made at ATMs using a consumer debit card. We will refund all reasonable cash withdrawal fees applied to your account by an ATM. We reserve the right to terminate or limit reimbursements if we observe a pattern of fraud or abusive overuse, and to modify or discontinue the ATM refund program at any time.

Fees may vary depending on circumstances, and Stifel's Banks reserve the right to waive fees and charges in their discretion.