

Fee for Insufficient Funds (per item)¹ - Return Check - Overdraft / Non-Sufficient / OD-NSF - NSF Attempt to Post Fee² ¹ Charged once the account balance reaches negative \$100. If we choose to pay an overdraft or overdrafts that cause your account to be overdrawn less than \$100, you will not be charged an overdraft fee. For all additional items that cause your account to be overdrawn \$100 or more, you will be charged the fee for each item. For example, if a check for \$75 clears your account that only has \$45 in it, the resulting balance in the account would be -\$30 and you would not be charged. If a subsequent item for \$100 clears the account causing the balance to drop to -\$130, you would be charged an overdraft fee for that item. NOTE: Does not apply to TMS payments. ² Transfer Management Service (TMS) for automatic payments on loans the fee will be \$25.00 per occurrence up to 7 occurrences.	\$25.00
Stop Payment Fee (per item)	\$35.00
Deposited Item Return Fee (per item)	\$10.00
Wire Transfer Fee - Incoming Domestic - Incoming International - Outgoing Domestic - Outgoing Domestic (Business Online Banking) - Outgoing - International	\$12.00 \$15.00 \$12.00 \$10.00 \$45.00
Overdraft Transfer Fee (per transfer)	\$10.00
Charge for Dormancy - After 24months with no customer-initiated activity (per month) - After 3 years without customer-initiated activity	\$3.00 \$75.00 charge & Escheat to State
Mastercard Debit Card Temporary Card**/Card Reissue Fee (per card) <i>*Fees vary by account type. Please speak to a customer service representative for more information.</i> <i>**Not available in all locations.</i>	\$5.00
Debit Card Activity Charge³ (per transaction) - Signature Based Transactions - PIN Based Transactions - At ESSA ATM - At Non-ESSA ATM - ICA Fees (may vary based on conversion rates at time of transactions) <i>³Fees vary by account type. Please speak to a customer service representative for more information.</i>	N/C \$0.25 N/C \$1.50
Cashier's Checks (per item)	\$5.00
Early Account Closure (closed within 60 days of opening)	\$10.00
Research Fee, including Check and Statement copies	\$25.00 (pro-rated to the 1/4 hour)
Individual Retirement Account (IRA) Trustee Transfer Fee (per plan/per day)	\$35.00
Coin Handling	5% of coin counted
Levy Fee Collected	\$100.00
ESSA Online Banking	No charge
Bill Pay (per month, after three months) <i>Monthly fee waived for the following accounts: eChecking and Relationship Checking. All other account types, excluding the ESSA Money Market, eligible for fee waived when account is enrolled in eStatements.</i>	\$5.00
Zelle® (Pay other Person) Send Money (1-3-Days) Send Money (Instant) Receive Money	No charge No charge No charge