
Business Account Service Fees

Fees - Effective 6/10/23

Debit Card / ATM

Debit Card Daily Limit	\$ 2,000.00
ATM Cash Withdrawal Limit	\$ 1,000.00
ATM withdraw foreign term	\$ 2.00
Replacement Card	\$ 10.00

Other Charges

Account Balancing Assistance	\$ 25.00 per hour
Account closing within 90 days of opening	\$ 25.00
Account Inquiry - processed by Bank Staff	\$ 2.00
Account Overdraft Protection / Transfer from HB account	\$ 6.00 each
Account Transfer Request - by telephone	\$ 2.00
Cashiers Check **	\$ 5.00
Cashiers Check - Non Customer / HB Funds Only	\$ 10.00
Chargeback	\$ 10.00
Check Cashing - non customer	2%
Collections - Incoming or Outgoing **	\$ 15.00
Copies	\$ 0.15 per page
Excess Debit Fee	\$ 5.00 per statement cycle
Garnishment	Subject to Legal Fees
Levies	\$ 100.00 plus legal fees
Money Orders (not available at all branches)	\$ 2.00
Money Service Business Account	\$ 200.00 monthly
Returned Item/Overdraft fee	\$ 30.00
Research of Records - per hour	\$ 30.00
Special Statement (reprint)	\$ 5.00
Stop Payment	\$ 20.00
Sweep Fee	\$ 100.00
Temporary Checks	\$ 1.00 per check
Wire - Incoming **	\$ 10.00
Wire - Outgoing **	\$ 20.00
Wire - International Incoming **	\$ 10.00
Wire - International Outgoing **	\$ 60.00
Zipper Bags	\$ 5.00
Zipper Bag locked	\$ 25.00

**** Harmony Bank Customers only****Business Analysis Checking Analysis Fees**

Monthly Account Maintenance	\$ 15.00 per month
Checks or Debits from account	\$ 0.20 per item
Items included in Deposit	\$ 0.12 per item
ACH Credit or Debit	\$ 0.20 per item
Deposits or Credits to account	\$ 0.50 per item
Negative Collected Balances	Prime + 3.00%
Earnings Credit for monthly average book balance	Current Fed Fund Rate

Monthly Service Charges **

Business Small Checking	\$ 10.00 per month
Business Tiered Money Market	\$ 15.00 per month

**** Monthly service charge waived if balance does not fall below \$1,000 on any day of the month for Checking and below \$2,500 on any day of the month for Money Market accounts.**

Business Savings	\$ 5.00 per month
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**** Monthly service charge waived if balance does not fall below \$250 on any day of the month for Savings Accou****Safe Deposit Boxes (Subject to Location and Availability)**

2 X 5	\$ 20.00
3 X 5	\$ 25.00
3 X 10	\$ 40.00
4 X 10	\$ 50.00
5 X 10	\$ 70.00
8 X 10	\$ 80.00
10 X 10	\$ 100.00
10 X 15	\$ 140.00
16 X 16	\$ 160.00
15 X 33	\$ 200.00
Box Drilling	\$ 250.00
Late fee	\$ 30.00 after 30 days
Loss of 1 key	\$ 100.00

Personal Account Service Fees

Fees - Effective 6/10/23

Debit Card / ATM

Debit Card Daily Limit	\$ 1,000.00
ATM Cash Withdrawal Limit	\$ 500.00
ATM withdraw foreign term	\$ 2.00
Replacement Card	\$ 10.00

Other Charges

Account Balancing Assistance	\$ 25.00 per hour
Account closing within 90 days of opening	\$ 25.00
Account Inquiry - processed by Bank Staff	\$ 2.00
Account Overdraft Protection / Transfer from HB account	\$ 6.00 each
Account Transfer Request - by telephone	\$ 2.00
Cashiers Check **	\$ 5.00
Cashiers Check - Non Customer / HB Funds Only	\$ 10.00
Chargeback	\$ 10.00
Check Cashing - non customer	2%
Collections - Incoming or Outgoing**	\$ 15.00
Copies	\$ 0.15 per page
Excess Debit Fee	\$ 5.00 per statement cycle
Garnishment	Subject to Legal Fees
Levies	\$ 100.00 plus legal fees
Money Orders (not available at all branches)	\$ 2.00
Returned Item/Overdraft fee	\$ 30.00
Research of Records - per hour	\$ 30.00
Special Statement (reprint)	\$ 5.00
Stop Payment	\$ 20.00
Temporary Checks	\$ 1.00 per check
Wire - Incoming **	\$ 10.00
Wire - Outgoing **	\$ 20.00
Wire - International Incoming **	\$ 10.00
Wire - International Outgoing **	\$ 60.00
Zipper Bags	\$ 5.00
Zipper Bag locked	\$ 25.00

** Harmony Bank Customers only

Safe Deposit Boxes (Subject to Location and Availability)

2 X 5	\$ 20.00
3 X 5	\$ 25.00
3 X 10	\$ 40.00
4 X 10	\$ 50.00
5 X 10	\$ 70.00
8 X 10	\$ 80.00
10 X 10	\$ 100.00
10 X 15	\$ 140.00
16 X 16	\$ 160.00
15 X 33	\$ 200.00
Box Drilling	\$ 250.00
Late fee	\$ 30.00 after 30 days
Loss of 1 key	\$ 100.00