

Schedule of Fees

Effective January 28, 2019

The following service fees apply to holders of personal checking, savings and money market accounts, certificates of deposit, IRA or health savings accounts (HSA), active or inactive.



Electronic Services	
Online Banking Services:	No Charge
Online Banking is available to all Hometown Bank account holders. Check balances, view account activity, view E-Statements, transfer funds between accounts, view images of paid checks online and more.	
E-Statements	No Charge
Check Image	No Charge
Mobile Banking	No Charge
Consumer Bill Pay	
Basic Service	No Charge
Overnight Check Payments	\$14.95 per payment
Same Day Bill Payment	\$9.95 per payment
Popmoney®	
Person to Person Payment	
Send Money (3 business days)	Price varies based upon transaction
Send Money (next day delivery)	
Request Money	
Account to Account	
Incoming Transfer	No Charge
Outgoing Transfer	\$2.00 per transfer

Customer Services	
Account Reconciliation	\$30.00 per hour / one hour minimum
Research	\$30.00 per hour / one hour minimum
Statement Copies / Account History	\$5.00 per statement
Copies	\$0.25 per page

Safe Deposit Boxes (Not available at all locations)	
Box Drilling Fee	Cost plus \$25.00
Late Fee	\$20.00

Purchased Items	
Cashier's Checks	
Customers	\$5.00 per check
Non-customers (exchanging check drawn on Hometown Bank)	\$12.00 per check
Money Orders	
Customers	\$3.00 per money order
Non-customers (exchanging check drawn on Hometown Bank)	\$10.00 per money order
Check Printing Fee (Deluxe)	Varies based on check selection
Deposit Bag - locked	\$20.00 per bag
Deposit Bag - zippered	\$5.00 per bag
Counter Checks	\$1.00 per check
Coin Redeemed (non-customer)	\$5.00 per occurrence

Service Charges	
Paid NSF* Item Fee	\$35.00 per item
Returned NSF* Fee	\$35.00 per item
Deposited Item Returned	\$12.00 per item
Continuous Overdraft Fee (Applies when an account is overdrawn for more than any five (5) consecutive business days)	\$5.00 per day
Stop Payment Fee	\$25.00 per order
Check Cashing for Non-Customers**	\$10.00 per item
Telephone Transfer Fee (live)	\$5.00 each transfer
Tax Levy	\$100.00 each occurrence
Garnishment	\$100.00 each occurrence
Subpoenas & Legal Processes	\$35.00 per hour
Charges incurred responding to legal action	Actual 3rd party cost
Account Closing Within 90 Days	\$25.00
Inactive Account Fee (Inactive status defined as thirteen (13) consecutive months of no activity)	\$5.00 per month when account is in inactive status
Health Savings Account Set Up Fee	\$25.00
Health Savings Account Closing Fee	\$25.00

Wire / Foreign Service Fees	
Outgoing Wire Transfer Fee	
Domestic	\$20.00
Foreign	\$45.00
Incoming Wire Fee	
Domestic	\$10.00
Foreign	\$35.00
Wire Transfer Notification	
Email	\$3.00
Mail	\$10.00
Fax or Phone	\$10.00
Collection Item	
Outgoing/Foreign	\$20.00
Incoming/Foreign	\$20.00
Foreign Currency	
Selling	\$20.00 plus delivery cost
Purchasing	\$20.00 plus delivery cost
Foreign Drafts	
Two Day Shipping	\$20.00
Overnight Shipping	\$35.00

Debit Cards	
ATM Cash Withdrawal	No Charge at Hometown Bank ATMs
Debit Card Replacement Fee	\$7.00 per card

International ATM/Debit Card Fees: Transaction fees may apply based upon amount on ATM withdrawals and debit card purchases; plus, a currency conversion fee based on the transaction amount on PIN-based ATM or debit card transactions. Fees vary by transaction.

*NSF's can be created by check, in person withdrawal, ATM withdrawal or other electronic means.

**Cashing checks for non-customers is at bank's discretion.