

Other Account Services and Fees

Barwick Banking Company is committed to providing the information you need to manage your account. An overview of other service fees that we charge is provided below. For more information regarding your account, please refer to your account disclosure.

Account Research/Reconciliation	Includes account balancing and multiple copy requests. 1-hour minimum.	\$25 per hour \$5 per item
Cashier's Check Fee	Official Check issued in exchange for a check/withdrawal from a Barwick Banking Company account.	\$5 each
Check Collection	Service provided when we directly collect funds from another bank for a check made payable to you; or, for any check made payable to you that is drawn on an international bank.	\$30 Domestic \$50 Foreign (plus shipping Costs)
Club Withdrawal Fee	Barwick Holiday Club account is designed as a savings account with one withdrawal on 10/31 – if client wishes to make additional withdrawals there is a fee	\$2 per withdrawal
Dormant Account Fee	When your account has had no activity (deposits or withdrawals) for 12 consecutive months as allowed by state law.	\$10 per month
Early Account Closing (first 90 days)	If account is closed by account holder within the first 90 days an early account closing fee will be charged.	\$20
Excessive Withdrawal Penalty	Withdrawal Fee on Money Market and Savings Accounts in excess of 6 per month.	\$5 each
Foreign Currency Exchange	When you want U.S. currency exchanged for foreign currency or foreign currency exchanged for U.S. currency.	Ask us for pricing
IRA Closing Fee	If IRA is closed and moved to another Institution	\$25
Legal Processing Fee	Processing of any garnishment, tax levy, or other court administrative order, whether or not the funds are actually paid.	\$150 per request
Remote Deposit Capture Services	Enables clients to make deposits from a remote location, and avoiding trips to the Bank	Ask us for pricing
Returned Deposited Item charge	An item you deposit or check cashed that is returned unpaid; charged each time it is returned unpaid.	\$10
Safe Deposit Box	Boxes of various sizes.	3x5 \$20 per year 3x10 \$40 per year
Safe Deposit Box Drilling Fee	Due to lost keys, or non-payment of box rent	\$150
Safe Deposit Key Deposit	Deposit will be returned upon box closure and return of both keys	\$25
Safe Deposit Box Late Fee	Charged after box rent is 10 calendar days past due	\$10
Statement Copy	Additional copies of a statement, mailed, faxed or picked up at a Bank.	\$3 each
Stop Payment Fee	Single item or series of checks, ACH or bill payments (6-month duration).	\$30 each
Monthly returned Mail Fee	Assessed each time a deposit statement is returned by USPS to Barwick Banking Company due to an incorrect address.	\$5 per month
ACH Origination	ACH origination allows business customers to create electronic payments and deposits (Debit and Credit Transactions) under the rules the guidelines of Nacha.	\$25 per month
ACH Company Returns	If an originated ACH is returned to the bank there will be a processing fee.	\$15 per item

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ATM & Debit Card Services		
Barwick Banking Company ATMs	A withdrawal, transfer, or balance inquiry performed with a Barwick debit card at an ATM location that is owned by Barwick Banking Company	No fees
Non-Barwick Banking Company ATM Transactions	A deposit, withdrawal, transfer, or balance inquiry with a Barwick debit card at an ATM location that is not owned by Barwick Banking Company, which is charged by the ATM owner. Barwick Banking Company will issue a \$10 ATM rebate monthly.	Fees may vary by Institution/ATM owner
Overdraft Services		
NOTE: Insufficient funds may be created by check, ATM withdrawal, in-person withdrawal, transfer or other electronic means.		
Returned/Paid NSF Fee	An item that has been paid or returned against insufficient funds in your account. Fee is assessed each time an item is presented against insufficient funds. We will not charge for a Paid NSF fee if your ending account balance is overdrawn by \$10.00 or less.	\$30 per item
Overdraft Transfer Fee (ODP Fee)	When your account is linked to a depository account we will transfer funds once daily to cover the overdraft (if sufficient funds are available in funding account to cover the entire negative balance).	\$5 per day
Wire Transfer Services		
Incoming (Domestic or International) Wire Transfer Credit	A transfer of funds into your account from anywhere in the U.S. or abroad.	\$10 each
Outgoing Domestic Wire Transfer Debit	A transfer of funds out of your account to anywhere in the U.S.	\$25 each
Outgoing International Wire Transfer Debit	A transfer of funds out of your account to anywhere outside of the U.S.	\$40 each
Returned Wire Fee	If a wire is returned to Barwick Banking Company by the Fed or receiving institution, this fee will be applied each time it is returned.	\$10 each
Trace wire	A request to locate a wire processed by Barwick Banking Company, for example when a beneficiary has not received funds.	\$25 per request
Business Online Wire Fee (Domestic only)	A transfer of funds out of your account to anywhere in the U.S. originated by the business customer utilizing Barwick Banking Company online banking services.	\$15 per wire