PO Box 205
Bruceton Mills, WV 26508
(304) 379-2265

# Service Charges and Pricing Information Guide - Effective March 15, 2026

The following standard fees and transaction limitations apply to all accounts, unless otherwise noted. Refer to your account agreement disclosure for account-specific service charge information. All fees are per item, per presentment, unless otherwise specified. ª Indicates a new or changed account fee or service charge.

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| **Online and Mobile Banking** | No Charge |
| **Online and Mobile Bill Payment Service** | No Charge |
| **EasyLine Telephone Banking** | No Charge |
| **Mobile Deposit** | Five free per monthly statement cycle, then $0.99 each |
| **Funds Transfers** | |
| ● Through Online and Mobile Banking | No Charge |
| ● In-Branch Transfers | No Charge |
| ● Person-to-Person by Phone | $3.00 |
| **Overdraft Protection Auto Transfer** | $5.00 per transfer |
| **NSF Returned Item Fee*** | $36.00 per item, per presentment** |
| **Overdraft Fee*** | $36.00 per item, per presentment** |
| **Collection Items** | $15.00 |
| **Returned Deposited Item Fee** | $12.00 per item, per presentment*** |
| **Stop Payments** | $36.00 |
| **Dormant Account Fee**** | $6.00 per month |
| **Check Printing Fee** | Depends on style |
| **Mastercard Debit Card** | |
| ● Monthly Fee | No Charge |
| ● Clear Mountain Bank, Sheetz & MoneyPass ATM Usage | No Charge |
| ● POS Transactions | No Charge |
| ● Foreign ATM Usage | $3.00 per transaction |
| ● Outside of U.S. Transaction Fee | 2.00% of transaction amount |
| ● Replacement Card | $10.00 ª |
| **Tax Levy/Garnishment** | $125.00 |

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| **Account Activity Printout** | |
| ● Through Online and Mobile Banking | No Charge |
| ● In-Branch Printout | $5.00 |
| **Undeliverable Mail** | $10.00 upon return of undeliverable statement ª |
| **Account Research** (One hour minimum) | $25.00 per hour |
| **Account Balancing Assistance** (After two times) | $25.00 per hour |
| **Account Balance Verification Letter** | $10.00 |
| **Wire Transfers** | |
| ● Customer (Incoming) | $15.00 |
| ● Customer (Outgoing) | $28.00 |
| ● International (Incoming) | $20.00 |
| ● International (Outgoing) | $75.00 |
| **Cashier's Checks (customer)** | $8.00 |
| **Counter Checks** | $0.50 each |
| **Check Cashing Fee** (non-customer, on-us) | $5.00 per check |
| **Zipper Bag** | $10.00 ª |
| **Lock Zipper Bag** | $45.00 ª |
| **Safe Deposit Boxes** | |
| ● 2x5 | $30.00 + tax |
| ● 3x5 | $40.00 + tax |
| ● 5x5 | $45.00 + tax ª |
| ● 3x10 | $50.00 + tax ª |
| ● 5x10.5 | $70.00 + tax |
| ● 10x10.5 | $115.00 + tax |
| ● 10x15 | $125.00 + tax |
| ● Force Entry of Box | $250.00 |
| ● Key Replacement | $25.00 per key |
| ● Late Payment Fee | $10.00 |

*Overdraft and NSF Returned Item Fees apply to overdrafts and non-sufficient funds items ("NSF Items") created by check, in person withdrawal, ATM withdrawal, or other electronic means; provided however, that for consumer accounts we will only charge an Overdraft Fee for overdrafts caused by ATM withdrawal or one time debit card transactions if opted-in to that service.

** Please be aware that an item may be presented and returned multiple times, resulting in multiple fees. The Bank does not monitor or control the number of times an item is presented for payment and there is no limit on the number of NSF Returned Item Fees that can be assessed for an item, if the same item is presented for payment multiple times. **You agree that an NSF Returned Item Fee may be charged each time an NSF Item is presented and returned, regardless of the number of times the NSF Item is presented and returned, or if the NSF Item is later covered by the Bank, in its discretion, as an overdraft.** This means that multiple NSF Returned Item Fees, as well as an Overdraft Fee, could be incurred for the same NSF Item if it is presented and returned multiple times for payment. Please note that the Bank will not charge more than **six (6) total NSF Returned Item and Overdraft Fees combined to an account per day**. In addition, the Bank will not charge an Overdraft Fee for overdrawing items with a transaction amount of $5.00 or less and will not charge an NSF Returned Item Fee for returned items with a transaction amount of $5.00 or less.

***Applies per each credited or debited item, per presentment, when an item (check, originated ACH, electronic transfer or other dishonored payment) is returned unpaid for any reason and charged back to the account where it was initially deposited.

****Fee applies to checking, money market and investor money market accounts with balances of less than $500.00 where you have not made any deposits or withdrawals for 1 year.
Fee applies to savings accounts with balances of less than $500.00 where you have not made any deposits or withdrawals for 2 years.