

## **CREDIT SERVICES**

- Personal Home Equity Lines of Credits
- Personal Loans and Lines of Credit
- Residential Mortgage Loans
- Commercial Real Estate loans
- Business Loans and Lines of Credits
- Letter of Credit
- Agricultural Loans

## **DEPOSIT SERVICES**

### **Personal Accounts**

- Checking
- Overdraft Protection
- Money Market
- Savings Accounts
- Certificates of Deposit
- Individual Retirement Accounts

### **Convenient Services**

- Mobile Banking
- Mobile Deposit
- Telebanking – 24 Hour
- Night Depository
- Safe Deposit Boxes
- Debit Cards
- Online Banking and Bill Pay

### **Business Accounts**

- Business Checking
- Sweep Accounts
- Business Savings
- Business Money Market
- Certificates of Deposit
- IOLTA

### **Treasury Management Services**

- Remote Deposit Capture
- Mobile Deposit
- ACH Origination
- Wire Transfers

- Check and ACH Positive Pay
- IntraFi Services (ICS and CDARS)
- Merchant Services

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These services are available in more detail by visiting our website and choose from the Personal and Business dropdown menu options.

<https://www.hebronsavingsbank.com/>

**FEE SCHEDULE  
SCHEDULE OF SERVICE CHARGES**



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

NSF Fees - All charges are per item, per presentment, unless otherwise specified.	\$35.00
Please be aware that an item may be presented and returned multiple times and that we do not monitor or control the number of times an item is presented for payment.	
Returned Deposited Item	\$10.00
Stop Payment Request or Renewal	\$35.00
Cashiers Check	\$5.00
Attachments, Levies, Garnishments	\$150.00
Copies of Statements	\$5.00
Check Copy Other Than Statement	\$5.00
Non Hebron Savings Bank ATM Transaction	\$1.75
Debit Card Design Fee	\$5.95
Lost Night Depository Bag or Key Replacement	\$25.00
Photo Copy Service	\$0.25
Account Reconciliation Per HOUR	\$25.00
Safe Deposit Box Drilled and Replace Locks	\$265.00
Safe Deposit Box New Lock and Two Keys	\$165.00
Debit Card Lost/Damaged Replacement Fee	\$5.00
Dormant Account Annual Fee	\$10.00
Incoming Domestic and International Wire Transfer	\$15.00
Outgoing Domestic Wire Transfer	\$25.00
Outgoing International Wire Transfer * Available in the near future	\$50.00
Escheat Fee	\$50.00
Paper Statement Fee * Beginning June 1, 2026	\$3.00

**FEE SCHEDULE  
SCHEDULE OF SERVICE CHARGES FOR COMMERCIAL  
ACCOUNTS**



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

NSF Fees - All charges are per item, per presentment, unless otherwise specified.	\$35.00
Please be aware that an item may be presented and returned multiple times and that we do not monitor or control the number of times an item is presented for payment.	
Returned Deposited Item	\$10.00
Stop Payment Request or Renewal	\$35.00
Cashiers Check	\$5.00
Attachments, Levies, Garnishments	\$150.00
Copies of Statements	\$5.00
Check Copy Other Than Statement	\$5.00
Non Hebron Savings Bank ATM Transaction	\$1.75
Lost Night Depository Bag or Key Replacement	\$25.00
Photo Copy Service	\$0.25
Account Reconciliation Per HOUR	\$25.00
Regular Checking Business service charge if account falls below \$1,000.00	\$10.00
Money Market Business service charge if account falls below \$2,500	\$15.00
NOW Checking Business if account falls below \$1,000.00	\$10.00
Super NOW Business if account falls below \$2,500.00	\$15.00
Statement Savings Business service charge if your accounts falls below \$250.00	\$5.00
Super Savings Business service charge if your account falls below \$500.00	\$10.00
Debit Card Design Fee	\$5.95
Safe Deposit Box Drilled and Replace Locks	\$265.00
Safe Deposit Box New Lock and Two Keys	\$165.00
Debit Card Lost/Damaged Replacement Fee	\$5.00
Dormant Account Annual Fee	\$10.00
Incoming Domestic and International Wire Transfer	\$15.00
Outgoing Domestic Wire Transfer	\$25.00
Outgoing International Wire Transfer *Available in the near future	\$50.00
Escheat Fee	\$50.00
Paper Statement Fee *Beginning June 1, 2026	\$3.00