



THE JUNIATA VALLEY BANK
1 South Main St Po Box 66, Mifflintown, PA 17059

SCHEDULE OF FEES

Checking Account Fees

Research & Reconciliation Account	\$15.00/Half Hour
Encoding Line Checks (If customer depletes supply due to failure to reorder)	5 Checks/\$3.00
Interim Statement (Out of cycle)	\$7.00
Statement Copies	\$7.00
Overdraft Fee*	\$37.00
Non-Sufficient Funds Fee*	\$37.00
*Checks negotiated at a JVB community office will be paid first. All other checks	will be paid in check number order.
Deposited Item Returned (Per item)	\$10.00
Stop Payment	\$30.00
Stop Payment Renewal	\$20.00
Money Market Account/Direct Deposit II Pre-Encoded Tickets	Prices vary
Printed Checks	Prices vary depending upon style selected
Overdraft Transfer Charge	\$7.00
Dormant Account (Inactive for 12 months)	\$5.00/Month

Savings Account Fees

Dormant Account (Inactive for 12 months)	\$5.00/Month
Deposited Item Returned (per item)	\$10.00
Statement Copies	\$7.00
Overdraft Fee*	\$37.00
Non-Sufficient Funds Fee*	\$37.00
An Overdraft/Non-Sufficient funds item may be created by	check, in-person withdrawal, or other electronic means.
Check Cashing Fee - Non-Customer	\$6.00
Check Cashing Fee - On Us	\$2.00
ATM Transaction	\$2.00 per transaction at foreign ATM's
ATM/Debit Card Replacement Fee	\$10.00
IRA Close Out Processing Fee (Rollover/Transfer)	\$30.00
Signature Guarantee	\$5.00
Official Check	\$7.00
Foreign Currency Exchange	\$20.00+ correspondent bank fees
Canadian Processing Fee	\$20.00
Wire Transfer Incoming	\$15.00
Wire Transfer Outgoing	\$25.00 - \$35.00
International Wire Transfer	\$30.00 + correspondent bank fees
Sight Drafts or Collected Items	\$25.00 + correspondent bank fees
Bonds Coupons Deposited (Per envelope) - Customer	\$2.00
Bonds Coupons Non-Customer-(\$1,000.00 Limit Per Day)	\$6.00
Photocopies (Per copy)	\$0.50
Imaged Copies (Per item)	\$2.00
Levies & Garnishments	\$100.00-Levies \$175.00-Garnishments
Early Close Out Fee - Holiday Club Account	\$10.00
Early Close Out Fee Checking/Savings Account	\$20.00
Stock Transfer	\$30.00
Replace Installment Loan Coupon Book	\$10.00
Unclaimed Property Processing Fee	\$75.00
Fax	\$5.00 1st page; \$1.00 each additional page
Safe Deposit Box Rent & Fees	Safe deposit box contents are not insured by us or by any federal insurance program.
2" x 5"	\$19.00
3" x 5"	\$23.00
5" x 5"	\$30.00
3" x 10"	\$35.00
5" x 10"	\$49.00
10" x 10"	\$83.00

JVB Northern Tier Safe Deposit Boxes

3" x 5"	\$15.00
3" x 5"	\$16.00
4" x 1"	\$10.00
4" x 2"	\$12.00
4" x 5"	\$20.00
4" x 10"	\$30.00
5" x 5"	\$20.00
6" x 6"	\$25.00
6" x 12"	\$35.00
10" x 5"	\$25.00
10" x 7"	\$30.00
10" x 10"	\$35.00
10" x 12"	\$50.00
Lost Key	\$35.00
Drilling Box	\$100.00 minimum
Late Fee	\$10.00
Inventory	\$15.00/half hour with \$45.00 minimum
Trust Service Fees are available upon request.	