

Effective July 2021

Fee Schedule



BayVanguard Bank

Built on Tradition
Focused on Community

Since 1873

Main Office

7114 North Point Road
Baltimore, MD 21219

Phone: (410) 477-5000

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www.bayvanguard.com



WE RESERVE THE RIGHT TO COLLECT THE FOLLOWING FEES:

General Fees:

Account research (per hour)	\$ 25.00
Account research 12 months or older (per hour)	\$ 40.00
Bank check (1 check free per day)	\$ 6.00
Bill payment service	FREE
Certified check	\$ 20.00
Closed account within first 180 days	\$ 15.00
Copy of cancelled check (per check)	\$ 5.00
Copy of cancelled check 25 months or older	\$ 7.50
Dormant/ inactive account (per month)	\$ 6.00
Duplicate 1098 or 1099	\$ 5.00
Fax service 1 st page	\$ 2.00
Each additional page	\$ 1.00
Garnishment / Levy	\$150.00
Issuance of new acct due to lost/stolen checks	\$ 5.00
Money order (\$500.00 max)	\$ 2.00
Non-Customer check cashing (drawn on us)	\$ 5.00
Notary public (customer)	FREE
Notary public (non-customer) per page	\$ 2.00
Returned/Paid NSF Item	\$ 32.00
No fee if item is less than \$10.00 or if negative balance is less than \$10.00 after item is paid	
Returned deposited item	\$ 15.00
Stop payment	\$ 30.00
Sweep transfer (per occurrence)	\$ 5.00
Telephone transfer	\$ 5.00
Unscheduled statement	\$ 5.00
VISA gift card (\$750.00 max)	\$ 4.95
VISA gift card inactivity fee (assessed on the first day of each month after 12 mos. of inactivity)	\$ 5.00
Domestic wire in	\$ 15.00
Domestic wire out	\$ 25.00
International wire in	\$ 50.00
International wire out	\$ 50.00

Christmas Club:

If account fails to reach \$250.00 by Sept 30th \$ 3.00

Statement Savings:

If average daily balance drops below \$50.00 \$ 5.00

IRA Certificate of Deposit:

IRA Transfer Fee \$ 25.00

IRA Statement Savings:

If average daily balance drops below \$10.00 \$ 3.00

IRA Transfer Fee \$ 25.00

Interest Checking:

If average daily balance drops below \$500.00 \$ 8.00

Small Business Checking:

If average daily balance drops below \$1,000.00 \$ 10.00

Business Interest Checking:

If average daily balance drops below \$5,000.00 \$ 15.00

Business Checking:

If average daily balance drops below \$3,000.00 \$ 15.00

Coin purchase (per roll) \$ 0.10

Currency purchase (per strap) \$ 1.00

Over 50 transactions per statement cycle (Includes credits, debits, deposits, and checks paid) \$ 0.25

Per additional transaction

ATM and Debit Card Fees:

Visa Card Replacement \$ 10.00

Debit Card Trans. NSF/ Uncollected Funds \$ 32.00

No fee if item is less than \$10.00 or if negative balance is less than \$10.00 after item is paid

International ATM/ Debit surcharge VARIES

Foreign ATM Transaction \$ 1.25

➤ Five (5) foreign ATM surcharges reimbursed per statement cycle. (excluding Reward Checking*)

➤ *Reward Checking Product: Up to \$50.00 in foreign ATM surcharges reimbursed per statement cycle, if qualifications are met.

Safe Deposit Box Fees:

Annual Box Rental

2x5 \$30.00

3x5 \$40.00

5x5 \$60.00

2x10 \$65.00

3x10 \$70.00

5x10 \$90.00

6x10 \$90.00

7x10 \$90.00

Cupboard \$150.00

10x10 \$170.00

Late Payment \$ 5.00

Box Boring/ Drill Box /Lost both keys \$200.00

Lock Change/ Lost 1 Key \$ 65.00