

(effective June 1, 2019)

Schedule of Service Charges and Fees

The following fees may be charged to your account, if applicable, in addition to your regular service fees.



A TRUSTED
PARTNER
since
1904

ACCOUNT FEATURE	UNIT	FEE
OFFICIAL CHECKS:		
Customer Only	each	\$7.00
CHECK SERVICES:		
Check Printing	per account	depends on style
Temporary Checks	each	\$1.00
Non-client Check Cashing	each	\$6.00
ONLINE BANKING:		
SYB Online Account Access	per account	\$0.00
BillPay	per account	\$0.00
RESEARCH:		
Account Research Fees/Charges	per hour	\$30.00
Photocopies	each	\$2.00
Check Image Printout	per page	\$2.00
OVERDRAFTS AND COLLECTIONS:		
NSF/Overdrafts	each	\$36.00 ¹
Continuous Overdraft Fees/Charges (after 11 business days)	per day	\$6.00
DDL Transfer Fees/Charges	per transfer	\$5.00
Easy Access Transfer Fees/Charges	each	\$10.00
Returned Deposited Item Fees/Charges	each	\$12.00
Collection Items	each	\$25.00
International Check Collection	each	\$25.00
LEGAL JUDGEMENTS:		
Order of Garnishment Fee	each	\$125.00 ⁴
Notice of Levy Fee	each	\$125.00 ⁴
ACCOUNT ACTIVITY FEES:		
Account Charge Off	per account	\$30.00
Dormant Account Fees/Charges	monthly	\$7.00 ²
Premature Account Closing	one time	\$25.00 ³
MISCELLANEOUS FEES:		
Statement Duplicate/Interim	each	\$5.00 ⁵
Foreign Currency Order	each	\$20.00
Foreign Currency Exchange	each	\$20.00
Stop Payment Fees/Charges	each	\$34.00
SYB BANK CARD:		
Non-SYB ATM Withdrawals	each	\$2.00
Debit Card Replacement	each	\$10.00
WIRE TRANSFERS:		
Incoming	each	\$15.00
Outgoing Domestic	each	\$30.00
Outgoing International	each	\$50.00

Customer Service

LOUISVILLE	(502) 582-2571
INDIANAPOLIS	(317) 238-2888
CINCINNATI	(513) 824-6111
TOLL FREE	(800) 625-9066



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1. NSF/ Overdraft can be caused by check, in-person withdrawal, or electronically, as applicable.

2. An account is declared Dormant if it is reported with no activity for 24 consecutive months. Accounts with a balance less than \$500 will be charged a \$7 monthly dormant fee.

3. Fees/Charges apply if the checking account is closed within 90 days of account opening.

4. Fee may vary based on Federal and State law restrictions.

5. Research fees may apply.