

Services

ATM Machines
Agricultural Loans
Apple Club Checking Accounts
Apple Express 24-hour Telephone Banking
Apple Power Authorized Overdraft
Apple Seed Investors Savings Club
Automobile Loans
Bank-by-Mail
Business Accounts
Business Loans
Cash Advance
Cashier Checks
Certificates of Deposit
Christmas Savings Accounts
Double Check for Businesses
Drive-Up Facilities
E-Statements
IRA Accounts
Interest-bearing NOW Checking Accounts
Internet Banking
MMA Checking Accounts
MasterCard® Debit Card
Mobile Banking
Money Orders
Mortgage Loans
Night Depository
Online Banking
Personal Loans
Pool Loans
Regular Checking Accounts
Remote Deposit Capture for Businesses
Safe Deposit Boxes
ScoreCard Rewards Program
SecurLOCK® Equip
Statement Savings Accounts
Visa® Gift Cards
Wire Transfers
Plus Much More

Locations/Hours

Romney Main Office • (304) 822-3541

Lobby	Drive Up
Monday-Thursday—9am-5pm	8:30am-5pm
Friday—9am-6pm	8:30am-6pm
Saturday—CLOSED	9am-12pm

Capon Bridge Branch • (304) 856-3461

Lobby	Drive Up
Monday-Thursday—9am-5pm	8am-5pm
Friday—9am-6pm	8am-6pm
Saturday—9am-12pm	9am-12pm

Augusta Branch • (304) 496-7460

Lobby	Drive Up
Monday-Thursday—9am-5pm	8am-5pm
Friday—9am-6pm	8am-6pm
Saturday—9am-12pm	9am-12pm

Springfield Branch • (304) 822-3618

Lobby	Drive Up
Monday-Thursday—9am-5pm	9am-5pm
Friday—9am-6pm	9am-6pm
Saturday—CLOSED	9am-12pm

Paw Paw Branch • (304) 947-7255

Lobby	Drive Up
Monday-Thursday—9am-5pm	9am-5pm
Friday—9am-6pm	9am-6pm
Saturday—CLOSED	9am-12pm

Sunrise Branch • (304) 822-2750

Lobby	Drive Up
Monday-Thursday—9am-5pm	8am-5pm
Friday—9am-6pm	8am-6pm
Saturday—9am-12pm	9am-12pm

Slanesville Branch • (304) 496-8066

Monday-Friday—10am-2pm; 4pm-6pm
Saturday—CLOSED

www.bankofromney.net



Customer Services & Fees

February 1, 2018



The Bank of Romney
“You’re someone special here”



Checking Accounts

Free Checking

Apple Club Checking Accounts

No minimum balance required
Free personalized wallet member checks
Accidental death insurance
Additional benefits • Monthly service charge

NOW Accounts

Minimum \$5.00 daily balance to earn interest

Daily Balance	Monthly Maintenance Fee
Over \$1000.....	No Charge
Under \$1000.....	\$5.00

High Yielding NOW Accounts

Daily Balance	Monthly Maintenance Fee
Over \$25,000.....	No Charge
Under \$25,000.....	\$25.00
Over \$50,000.....	No Charge
Under \$50,000.....	\$35.00

Money Market Accounts (MMA)

Daily Balance	Monthly Maintenance Fee
Over \$2500.....	No Charge
Under \$2500.....	\$5.00

Statement Savings

Daily Balance	Monthly Maintenance Fee
Over \$100.....	No Charge
Under \$100.....	\$2.00

Apple Express 24-Hour Telephone Banking
(304) 822-5926

Fees

Counter Checks.....	\$1.00 per check
Money order issued (\$1,000 Max.).....	\$2.00
Cashier check issued.....	\$5.00
Coin Processing, Non-Customer...10% of total	
Bank wire fee - outgoing.....	\$25.00
International wire fee - outgoing.....	\$70.00

Cut-off time for wires is 3:00 p.m.

Replace lock to safe deposit box...\$120.00 + tax	
Replace key to safe deposit box.....\$20.00 + tax	
Overdraft item fee.....\$28.00	
NSF Fee (return item).....\$28.00	
Stop payments (per check).....\$28.00	
Levy or garnishments.....	\$30.00
Early withdrawal of Christmas Savings.....	\$10.00
Check cashing, Non-Customer.....	\$10.00
Statement reconciliation (per hour).....\$15.00	
Research records (per hour).....\$15.00 + tax	
Night deposit bags.....	\$25.00 + tax
Foreign check deposit.....	\$25.00
Foreign currency exchange.....	\$10.00
Debit Card replacement.....	\$10.00
Debit Card pin change.....	\$5.00

Photocopying, Customer

Less than 20 pages.....FREE	
More than 20 pages.....\$0.20 per page	

Photocopying, Non-Customer

Less than 5 pages.....FREE	
More than 5 pages.....\$0.25 per page	

Fax machine - outgoing.....\$2.00 per page

Fees

Dormant account with balance under \$300.00.....\$3.00

Transferring IRA to another Financial Institution.....\$40.00

Telephone transfer (when transacted through bank employee).....\$2.00

Apple Express transfer.....FREE

Sweep account (\$500.00 minimum balance to open).....\$5.00 per sweep

Account Early Closing (within 90 days of opening).....\$10.00

Free Services

- Online Banking
- Online Bill Pay
- Mobile Banking
- Text Message Banking/SMS
- SecurLOCK® Equip
- Cash Advance
- Apple Express 24-Hour Telephone Banking
- E-Statements
- Notary

All transactions will post the same day.