

# FEE SCHEDULE

June 26, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

## MISCELLANEOUS FEES AND CHARGES

### Other Account Fees-applies to all your accounts with us

Electronic Statements: FREE  
Mobile Deposit (per item): FREE  
Bank PBT Online Funds Transfer: FREE  
Automatic Funds Transfer (AFT): FREE  
Telephone Funds Transfer: \$4.53 per transfer  
Online Bill Pay Inactivity Fee (after 90 days): \$6.92  
Online Banking Inactivity Fee (after 90 days): \$2.52

### Other Account Fees- applies to all accounts except CD's and Time Deposit Account

Return Items (for Consumer Accounts): FREE  
Automatic Funds Transfer for NSF: \$1.93 per transfer  
Stop Payment: \$34.22 per stop payment  
Hold on account requested by customer: \$46.44  
All ATM Transactions in Alpha Link ATM network: FREE  
ATM Withdrawal, Transfer or Inquiry outside Alpha Link ATM network: \$1.75 per transfer  
Dormant fee (12 months with no transactions and balance under \$1,000.00): \$5.96 per month  
Return Items (for Business Accounts): \$2.78 per item  
Replace Debit Card: \$13.58  
Rush order new or replace Debit Card: \$69.98  
Account closing fee (within 90 days of opening): \$100.00  
Bounce Protection, Overdraft Items, and Returned Items Fees: Fees for Bounce Protection, Overdraft Items, and Overdraft Daily Fees apply to overdrafts created by check, in-person, ATM withdrawal or other electronic means and service charges. Bounce Protection, Overdraft Items, and Returned Items Fees are \$34.97 per debit item. Online Bill Pay NSF Items Fees are an additional \$34.97. Fees for Bounce Protection, Overdraft Items, and Returned Items will not exceed \$244.79 per business day per account and no fee will be charged for Bounce Protection, Overdraft Items, and Returned Items which result in an overdraft balance greater than negative \$12.00. These limits do not apply to daily Overdraft Daily Fees.  
Daily Overdraft Fee: Daily Overdraft Fees are \$8.04 per day beginning on the third business day the account is continuously overdrawn and continuing each business day until the account balance is positive.

### Miscellaneous Fees and Charges that apply to both customers and non-customers

Signature Guarantee (PBT account holder only): \$75.00  
Photocopies: \$0.25 per page  
Faxing (per page): \$3.12  
Coin Counting (PBT Account Holder): FREE  
Coin Counting (non PBT account holder): 10% of coin  
Notary Service (PBT account holder): FREE  
Notary Service (non PBT account holder): \$1.00  
Money Order, Cashier Check, or Loan Disbursement (PBT account holder): \$7.52  
Money Order, Cashier Check, or Loan Disbursement (non PBT account holder): \$13.68  
Surcharge at our ATM (PBT/Alpha Link Member): FREE  
Surcharge at our ATM (non PBT/Alpha Link Member): \$4.00 per transaction  
Outgoing wire transfer (PBT account holder): \$26.67  
Incoming wire transfer (PBT account holder): \$8.89  
International wire transfer- incoming or outgoing: \$80.01  
Night deposit bag: \$20.00  
Night deposit key: \$5.00  
Foreign currency order: \$69.82  
Check Cashing Fee (PBT account holder): FREE  
Check Cashing Fee (non PBT account holder): 5% of check or \$10.00 minimum  
Incoming collection fees: \$23.88  
Outgoing collection fee: \$5.97  
Special Statement: \$12.59 per statement  
Account Research fee or Reconciliation charge (per hour): \$35.00  
Check copies: \$2.34  
Indemnity Bond for lost document (including CD): \$34.86  
Garnishment or Levy: \$250.00  
City of Pana Water Bills: \$1.00

### Safe Deposit Boxes

2X5: \$15.00 annually  
3 to 4X5: \$25.00 annually  
3X10: \$35.00 annually  
4X10: \$45.00 annually  
5X5: \$55.00 annually  
5X10 to 10.50": \$65.00 annually  
6X10: \$75.00 annually  
9X10: \$85.00 annually  
10X10: \$95.00 annually  
Late Safe Deposit Box annual fee: \$15.00  
Safe Deposit drilling: \$50.00 (plus Locksmith charges)

Lost Safe Deposit Box key: \$30.00

Safe Deposit Box discount: \$10 discount for payment by automatic debit from a Peoples Club Account, or \$5.00 discount for payment by automatic debit from any other PBT checking account.

**Commercial Remote Deposit Service (Requires Premium Plus Business Checking):**

Monthly maintenance for first account: \$25.00

Monthly service charge for each additional account: \$2.00

Equipment Lease per scanner: \$35.00

Remote deposit check item: \$0.10

Accounts Receivable Collection (ARC) item: \$0.10

Back Office Conversion (BOC) item: \$0.10

Point of Purchase (POP) item: \$0.10

ARC, BOC, POP, RCK, Return Item: \$0.10

Commercial Remote Deposit Anywhere: \$1.00 per Business Mobile Deposit Check Item

**Commercial Cash Management and ACH Services for Premium Plus Business Checking**

Commercial Positive Pay Monthly Maintenance: \$25.00

Monthly Maintenance: \$45.00

File Transmittal: \$5.00

ACH Item: \$0.15

Unauthorized Debit Entry Fee: \$10.00

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