



Fee Schedule

Effective February 1, 2024

Deposit Fees

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|---|---------|
| NSF Return/Paid Item Fee for Chkg. & Sav | \$25.00 |
| Overdraft Fee | \$25.00 |
| Stop Payment Request | \$25.00 |
| MMDA Transfers and/or Checks > 24 per mo | \$5.00 |
| Savings Excess Withdrawal > 26 semi-annually - per WD | \$2.00 |
| Dormant Account Fee (Monthly) | \$10.00 |
| OD Protection/Min. Bal. Transfer Fee - Per Transfer | \$2.00 |
| Telephone Transfer Fee | \$2.00 |
| Account Balance Inquiry Fee | \$2.00 |
| Account Closing (within 90 days of opening) | \$25.00 |
| Christmas/Vacation Club Early Closing Fee | \$5.00 |
| Reopening Account within 90 days of Closing | \$25.00 |
| Temporary Check Fee - per check | \$0.50 |
| Account Reconciliation - per hour (1/2 hr. min.) | \$30.00 |
| Checking/Savings Printout Statement | \$1.00 |
| Account Research Fees: | |
| Per item < than 2 yrs. old | \$2.00 |
| Per item > than 2 yrs. old *** | \$3.00 |
| Per statement < than 2 yrs. old | \$2.00 |
| Per statement > than 2 yrs. old *** | \$3.00 |
| Stmt. with Check Images < than 2 yrs. old | \$3.00 |
| Stmt. with Check Images > than 2 yrs. old *** | \$5.00 |
| ***Acct. Research - per hour (1/2 hr. min.) | \$30.00 |

ATM & Debit Card Fees

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|---------------------------------------|----------------|
| ATM Non-Customer Surcharge Fee | \$2.50 |
| Non-PNB ATM Withdrawal | \$0.50 |
| Non-PNB ATM Balance Inquiry | \$0.25 |
| Non-PNB ATM Transaction Denial | \$0.25 |
| ATM/Debit Card Replacement Fee | \$12.00 |

Official Check Fees

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|---|---------|
| Cashiers Check/Money Order Fee | \$3.00 |
| Cashiers Check/Money Order Fee - Seniors (62+) | \$2.00 |
| Stop Payment Fee - Cashiers Checks & Money Orders | \$25.00 |

Miscellaneous Fees

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|--|---------|
| Check Cashing Fee (Applicable to Non-Customers ONLY) | \$5.00 |
| Foreign Check Processing | \$15.00 |
| External Transfer Set-up Fee | \$5.00 |
| Indemnity Bond Fee for Lost Instruments | \$25.00 |
| Night Depository Bag and Key | \$30.00 |

Miscellaneous Fees Continued

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|-------------------------------|--------|
| Night Depository Extra Key | \$5.00 |
| Blue Zipper Bags (Large) | \$5.00 |
| Blue Velcro Bags (Small) | \$5.00 |
| Blue Cloth/Nylon Bags (Large) | \$5.00 |
| Priority Plus Movie Guest Fee | \$1.00 |

Wire Transfer Fees

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|---|---------|
| Domestic Wire Incoming - CUSTOMERS ONLY | \$5.00 |
| Domestic Wire Outgoing - CUSTOMERS ONLY | \$25.00 |
| International Wire Incoming - CUSTOMERS ONLY | \$15.00 |
| International Wire Outgoing - CUSTOMERS ONLY | \$50.00 |

Garnishment, Levy & Collection Fees

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|----------------------|---------|
| Garnishment/Levy Fee | \$50.00 |
| Collection Item Fee | \$15.00 |

Service Fees

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|---|--------------|
| Auto License Renewal Sticker Fee | \$8.00 |
| License Processing Fees for Customers | \$30.00 |
| License Processing Fees - Loan Customers – Vehicle Titles | \$10.00 |
| License Processing Fees - Loan Customers – License Plates & Transfers | \$10.00 |
| Foreign Currency Order Fee thru Correspondent Bank | \$20.00 |
| Coin Counting (Charge to Non-Customers Only) \$2.00 min. | \$2.00/\$100 |
| Signature Guarantee Fee <i>Medallion Stamp</i> - Customers Only | \$20.00 |
| Notary Public | No Charge |
| Fax - per page | \$1.00 |
| Photocopies - per page | \$0.25 |
| Rec Check - Per Month Base Charge includes 35 Items Free | \$35.00 |
| Per Item Fee over 35 Items | \$0.25 |
| Per Item Fee for Secondary Account | \$0.25 |
| Safe Deposit Box Late Fee (after 30 days past due) - Per Month | \$5.00 |
| Safe Deposit Box Drilling | \$150.00 |
| Safe Deposit Box Lost Key (Per Key) | \$10.00 |

Loan Fees

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|---|----------------|
| Loan Doc Prep Fee | \$100.00 |
| Real Estate Loan Fee | \$750.00 |
| HELOC Loan Fee | \$200.00 |
| USDA Loans - Whichever is greater | \$750.00 or 1% |
| Real Estate Construction Loan Fee - Minimum | \$1,000.00 |
| Loan Extension Fee | \$85.00 |
| Loan Amortization Schedule Fee | \$5.00 |
| Real Estate Modification Fee | \$100.00 |
| Woodsmoke Ranch Purchase/Refinance \$20,000 or less | \$350.00 |
| Woodsmoke Ranch Purchase/Refinance over \$20,000 | \$650.00 |