



## Fee Schedule

Effective August 1, 2022

### Deposit Fees

|   |         |
|---|---------|
| 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)                         | \$5.00  |
| OD Protection/Min. Bal. Transfer Fee - Per Transfer   | \$1.00  |
| 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

|                                       |                |
|---------------------------------------|----------------|
| 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         |
| <b>ATM/Debit Card Replacement Fee</b> | <b>\$12.00</b> |

### Official Check Fees

|   |         |
|---|---------|
| 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

|  |         |
|--|---------|
| 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

|                               |        |
|-------------------------------|--------|
| 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

|   |         |
|---|---------|
| Domestic Wire Incoming - <b>CUSTOMERS ONLY</b>      | \$5.00  |
| Domestic Wire Outgoing - <b>CUSTOMERS ONLY</b>      | \$25.00 |
| International Wire Incoming - <b>CUSTOMERS ONLY</b> | \$15.00 |
| International Wire Outgoing - <b>CUSTOMERS ONLY</b> | \$50.00 |

### Garnishment, Levy & Collection Fees

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

### Service Fees

|   |              |
|---|--------------|
| Auto License Renewal Sticker Fee                                      | \$7.50       |
| 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

|   |                |
|---|----------------|
| 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       |