

Miscellaneous Fees Effective 04/18/2019

	<u>Per Item</u>
Money Order <i>(one free per day if funds are withdrawn from an account)</i>	\$3.00
Treasurers Check <i>(one free per day if funds are withdrawn from an account)</i>	\$6.00
Abandoned Property, Levy and Legal Services	\$75.00
Account Research <i>(One hour minimum)</i>	\$50.00 per hour
ATM or Debit Card Replacement Fee	\$5.00 <i>(next business day \$40)</i>
Check for Collection	\$10.00 <i>(subject to additional fees from other financial institutions)</i>
Check Printing	prices depend on quantity & style
Coin Processing	\$1.50 fee for up to \$150 10% of total on amounts over \$150
Document Copies	\$5.00
External Transfer	\$3.00 for each outgoing transfer
Excess Items Paid Fee <i>(Money Market Accounts)¹</i>	\$5.00
IRA Management	\$10.00 per year
IRA Transfer	\$10.00
Lost Passbook Replacement	\$10.00
Outgoing Wire Transfer²	\$20.00 - Domestic \$50.00 - Foreign
Overdraft Fee³ <i>Account had insufficient or uncollected funds created by check, in person withdrawal, ATM withdrawal, or other electronic means but the item was paid.</i>	\$30.00 ⁴
Returned Deposited Item <i>(Business accounts only)</i>	\$10.00
Returned Item Fee³ <i>Account had insufficient or uncollected funds created by check, in person withdrawal, ATM withdrawal, or other electronic means and the item was returned unpaid.</i>	\$30.00 ⁴
ACH OD/NSF Charge³ <i>Account had insufficient or uncollected funds created by an Automated Clearing House (ACH) transaction and the item was paid.</i>	\$30.00 ⁴
ACH Return Charge³ <i>Account had insufficient or uncollected funds created by an Automated Clearing House (ACH) transaction and the item was returned.</i>	\$30.00 ⁴
Revocation of preauthorized withdrawal	\$30.00 ³
Safe Deposit Late Payment Fee <i>(30 days late or more)</i>	\$3.00 per month
Safe Deposit	\$15.00 -Key replacement fee \$200.00 - Drill Box Fee
Signature Guarantee	\$5.00 each (\$25 maximum per visit)
Statement Reconciliation	\$25.00
Stop Payment	\$30.00 ³
Temporary Check	\$1.00
Transfer Overdraft Protection Fee <i>Senior Checking – no charge. Pinnacle Checking – 1st transfer each statement period is free, then \$10 each transfer.</i>	\$10 per transfer

Fees are subject to change without notice unless otherwise indicated.

¹This fee applies to transfers beyond the maximum six preauthorized transfers per month allowed by Federal law from a savings or money market account.

² Not applicable to persons 65 years or older and 18 years of age or younger.

³Special Notice for customers who are 18 years of age or younger or 65 years of age or older: if you have notified the bank of your eligibility, the fee will be reduced to \$5.

⁴Maximum four fees assessed per day, per account.