

Miscellaneous Fees – Effective April 28, 2021

	<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(one free per day if funds are withdrawn from an account)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(one free per day if funds are withdrawn from an account)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
ATM Fee for use at Non-WSB ATM –Access Savings Only	\$1.00 ¹
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
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>Pinnacle Checking – no charge. Plus Checking – No charge for first transfer each statement cycle, then \$10 each transfer.</i>	\$10 per transfer ³

Fees are subject to change without notice unless otherwise indicated.

¹ Other banks may charge for use of their ATM.

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

³ Special notice for customers 18 years of age or younger or 65 years of age or older. If you have notified the bank of your eligibility, you are exempt from monthly maintenance fees, transfer overdraft protection fees, revocation of preauthorized withdrawal fees, and stop payment fees on all Senior Checking or 18/65 designated accounts. In addition, any Returned Item Fee, ACH OD/NSF Charge, ACH Return Charge, and Overdraft Fee will be reduced to \$5.00 on all Senior Checking or 18/65 designated accounts.

⁴ Maximum four fees assessed per day, per account.