

FEE SCHEDULE

March 1, 2022

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

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

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

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 : \$2.38 per item
Replace Debit Card: \$13.28
Rush order new or replace Debit Card: \$69.88
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 \$34.47 per debit item. Online Bill Pay NSF Items Fees are an additional \$34.47. Fees for Bounce Protection, Overdraft Items, and Returned Items will not exceed \$243.39 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 \$2.00. These limits do not apply to daily Overdraft Daily Fees.
Daily Overdraft Fee: Daily Overdraft Fees are \$7.94 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): \$13.48
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): \$12.51
International wire transfer- incoming or outgoing: \$250.00
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: \$12.39 per statement
Account Research fee or Reconciliation charge (per hour): \$35.00
Check copies: \$2.14
Replace lost coupon book: \$13.28
Indemnity Bond for lost document (including CD): \$34.56
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

DEPOSIT PRO, Ver. 21.4.0.034 Copr. Finastra USA Corporation 1996, 2022. All Rights Reserved. IL - IL - L:\CFIT\TIS\TISDISC