

EFT SERVICES

March 1, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES

Commercial Cash Management and ACH Services

Requires Premium Plus Business Checking. If you have this online banking service, the following limitations and fees will apply to your account:

- * Online Banking Inactivity fee after 90 days will be \$2.52
- * Online Bill Pay Inactivity fee after 90 days will be \$6.92

PB&T Mobile Deposit

If you have this online banking service, the following limitations and fees will apply to your account:

- * A daily limit of \$1,500.00 will be imposed on the amount of the check and/or a deposit.
A daily limit of \$1,500.00 will be imposed on the number of transactions and/or the amount of money you can send or receive through this feature.
- * There is no charge for mobile banking with us.

Online and Mobile Banking

If you have this online banking service, the following limitations and fees will apply to your account:

- * For security purposes, there are limits on the frequency and amount of transfers you may make using this Online and Mobile Banking Service.
- * Online Banking Inactivity fee after 90 days will be \$2.52
Online Bill Pay Inactivity fee after 90 days will be \$6.92

ACH Direct Deposit

If you have this EFT service, the following limitations and fees will apply to your account:

- * We do not charge for any preauthorized EFTs.
- * We will charge \$34.22 per Stop Payment for each stop-payment order for preauthorized transfers.

Preauthorized Debit

If you have this EFT service, the following limitations and fees will apply to your account:

- * We do not charge for any preauthorized EFTs.
- * We will charge \$34.22 per Stop Payment for each stop-payment order for preauthorized transfers.

Debit Card

If you have this Combined ATM/Point of Sale/Debit Card service, the following limitations and fees will apply to your account:

- * You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- * For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- * There is no charge for ATM withdrawals at machines owned by us.
- * ATM Withdrawal, Transfer or Inquiry outside Alpha Link ATM Network is \$1.75 per transfer.
- * There is a Replacement Card Fee of \$13.58 per card.
- * Rush Order for New or Replacement Debit Card is \$69.98.
- * You may purchase up to a maximum of \$1500.00 worth of goods and services per day, exclusive of ATM withdrawals.
- * Debit Card Transaction International Currency Conversion When you use your debit card at a merchant that settles in currency other than U.S. dollars, the charge will be converted into the U.S. dollar amount. The currency conversion rate used to determine that transaction amount in U.S. dollars is either: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the central processing date, which is a rate that may vary from the rate VISA itself receives plus or minus any adjustment determined by the issuer; or (b) the government-mandated rate in effect for the central processing date plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. You agree to pay charges and accept credits, if any, for the converted transaction in accordance with these terms, the Schedule of Fees and Charges and the then current applicable VISA rules.