

Peoples Bank & Trust ACCOUNT SERVICE CHARGES and FEE SCHEDULE
Effective June 11, 2024 **FDIC** *FDIC-Insured - Backed by the full faith and credit of the U.S. Government*

Consumer Checking, Savings & Money Market Accounts	*Monthly Service Charge of...	*...plus additional charge...	*...if balance falls below...	*...less Credit for E-Statement...	*...and Charge for Items of...
Value Checking	\$0.94	\$2.76	\$100	\$0.94	\$0.24 per item over 100
Smart Checking	\$0.94	\$10.43	\$2,500	\$0.94	
Peoples Club Account	N/A	\$11.43	N/A	N/A	N/A
Elite Money Market Account	\$0.94	\$11.43	\$2,500	\$0.94	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44
Target Savings	\$0.94	\$2.00	\$200	\$0.94	
Building Blocks Savings	N/A	N/A	N/A	N/A	
Health Savings Account	\$0.94	\$2.00 with no other PBT Account	N/A	\$0.94	N/A

*Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for Items will be presented in aggregate as Service Charge on periodic statement. Charges incurred within 30 days following account opening are waived.

Business Checking, Savings & Money Market Accounts	Monthly Service Charge of...	...plus additional charge...	...if balance falls below...	...less Credit for E-Statement...	...and Charge for Items of...
Business Free Checking	\$0.94	N/A	N/A	\$0.94	\$1.17 per item over 100 and Account Analysis Service Charge for negative collected balance
Premium Business Checking	\$0.94	\$15.06	\$2,500	\$0.94	\$0.78 per item over 250
Business NOW Account	\$0.94	\$15.06	\$2,500	\$0.94	
Business Money Market Account	\$0.94	\$15.06	\$2,500	\$0.94	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44
Business Elite Savings	\$0.94	\$2.00	\$500	\$0.94	

Premium Plus Business Checking Service Charges

Monthly Maintenance	\$14.22
Plus: Item charge: Debit Item or Credit Item (including On us check or Transit check)	\$0.10
Plus: Deposit	\$0.15

Plus: Negative Collected Balance Interest (WSJ Prime plus 3%) <and> Less: Positive Collected Balance Earnings Credit (6.25% of 90d UST Rate) <and> Credit for E-Statement (\$0.94)

Additional Banking Services available with Premium Plus Business Checking

Commercial Remote Deposit Service		Commercial Cash Management and ACH Services	
Monthly Maintenance for First Account	\$25.00	Monthly Maintenance	\$45.00
Monthly Service Charge for Each Additional Account	\$2.00	File Transmittal	\$5.00
Standard Monthly Equipment Lease Per Scanner.	\$35.00	ACH item	\$0.15
Remote Deposit Check Item	\$0.10	Unauthorized Debit Entry Fee	\$10.00
Accounts Receivable Collection (ARC) item	\$0.10	Commercial Positive Pay	
Back Office Conversion (BOC) item	\$0.10	Monthly Maintenance	\$25.00
Point of Purchase (POP) item	\$0.10	Business Mobile Deposit	
ARC, BOC, POP, RCK Return Item	\$0.10	Per Credit Item	\$1.00

Existing Accounts No Longer Offered as a New Account	*Monthly Service Charge of...	*...plus additional charge...	*...if balance falls below...	*...less Credit for E-Statement...	*...and Charge for Items of...
Budget Checking	\$0.94	\$10.63	\$1,000	\$0.94	\$0.24 per item over 100
Business Club Account	\$0.94	\$21.23	N/A	\$0.94	
Legacy Money Market	\$0.94	\$11.43	\$2500	\$0.94	\$6.49 per withdrawal over 6 and \$1.00 per credit item over 44
Legacy Christmas Club	N/A	N/A	N/A	N/A	

*Monthly Service Charge, Additional Charge, Credits for E-Statement and Charge for Items is shown in aggregate as Service Charge on periodic statement

Save by Spending - Reward!

The bank rewards every processed signature based (non-pin) debit card purchase transaction over \$100 by depositing 0.25% of the amount of your purchase transaction into your account at the end of your statement cycle. If the checking account closes prior to the end of the statement cycle, the credit will be forfeited.

Save by Spending - Round-up!

The bank rounds-up every debit card transaction (pin or signature based) amount to the nearest dollar and transfers that change into a Peoples Bank & Trust savings account of your choice. Transactions are aggregated to post as one transaction per business day to the designated savings account. If there is not sufficient funds in the checking account memo ledger balance to cover the debit transaction to the savings account, the transfer will not occur.

Notice Regarding Automatic Transfer Authorization

If the balance in the Transfer From account is less than the negative balance in the Transfer To account, Account Holder will still be charged applicable transfer fees and Bounce Protection, Overdraft Items, Returned Items, and Overdraft Daily Fees.

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Features	Fee
Electronic Statements Service	FREE
Mobile Deposit (Per Item)	FREE
Online and Automatic Funds Transfers (AFT)	FREE
Return Items (for Consumer Accounts)	FREE
Telephone Funds Transfer	\$4.53
Automatic Funds Transfer for NSF	\$1.93
Stop payment	\$34.22
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
Signature guarantee (PBT account holder only)	\$75.00
Photocopies (per page)	\$0.25
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 Check (PBT account holder)	\$7.52
Money Order, Cashier Check, or Loan Disbursement Check (Non PBT account holder)	\$13.68
Surcharge at our ATM (PBT/AlphaLink Member)	FREE
Surcharge at our ATM (Not PBT/AlphaLink Member)	\$4.00
Outgoing wire transfer (PBT account holder)	\$26.67
Incoming wire transfer (PBT account holder)	\$8.89
International wire transfer	\$80.01
Night deposit bag	\$20.00
Night deposit key	\$5.00
Foreign Currency Order	\$69.82
Check cashing fees (PBT account holder)	FREE
Check cashing fees (Non PBT account holder)	5% of check or \$10.00 minimum
Incoming Collection Fees	\$23.88
Outgoing Collection Fees	\$5.97
Special Statement	\$12.59
Account research or reconciliation charge (per hour)	\$35.00
Check copies	\$2.34
Dormant Fee (12 months without transactions and balance under \$1,000)	\$5.96
Return Items (for Business Accounts)	\$2.78
Replace Debit card	\$13.58
Rush Order New or Replace Debit Card	\$69.98
Indemnity Bond for Lost Document (incl. CD)	\$34.86
Garnishment or levy	\$250.00
Account Closing (within 90 days after opening)	\$100.00
City of Pana Water Bills	\$1.00
Online Banking Inactivity Fee (after 90 days)	\$2.52
Online Bill Pay Inactivity Fee (after 90 days)	\$6.92

Check Printing Costs

If you elect to order checks, you may be charged for check printing. The exact charge will depend on whether you order personal or business checks, the style, the quantity of checks, and the personalization you require.

Bounce Protection, Overdraft Items and Returned Items Fees

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 \$34.97 per debit item. Online Bill Pay NSF Item Fees are an additional \$34.97. Overdraft Daily Fees are \$8.04 per day beginning on the third business day the account is continuously overdrawn and continuing each business day until the account balance is positive.

Re-presentment: When we return an item due to insufficient funds, the payee of the item may re-submit the returned item for payment. The bank will not charge a Return Item fee for items re-presented.

Limits: Fees for Bounce Protection Returned Items and Overdraft Items will not exceed \$244.79 per business day per account. Fees will not be charged for Bounce Protection Return and Overdraft Items unless the account is more than \$12.00 overdrawn. These limits do not apply to Overdraft Daily Fees.

Check Clearing and Payment Order

Checks and other account debit transactions presented for payment each business day will be paid in order of their serial or check number. If the account does not have sufficient available funds to pay all transactions presented for payment, the order in which the transactions are received and processed can affect the total amount of overdraft fees.

Deposit Balance Reporting Reclassification Notice

All Checking and NOW accounts will have a savings sub-account added. This change to your checking or NOW account will NOT affect your available balance, interest earnings, FDIC insurance, or statement. All checking and NOW accounts will consist of a checking sub-account and a savings sub-account. The bank may periodically transfer funds balances in its records between these two sub-accounts. Balances will be maintained in the savings sub-account until the sixth transfer during a calendar month when funds in the savings sub-account will be transferred back to the checking sub-account. If your account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub-account will be non-interest bearing. The saving sub-account will be governed by the rules governing our other savings accounts.

Safety Deposit Box Annual Rental Fees

2" x 5" Safety Deposit Box	\$15.00
3 to 4" x 5" Safety Deposit Box	\$25.00
5" x 5" Safety Deposit Box	\$55.00
3" x 10" Safety Deposit Box	\$35.00
4" x 10" Safety Deposit Box	\$45.00
5" x 10" to 10.50" Safety Deposit Box	\$65.00
6" x 10" Safety Deposit Box	\$75.00
9" x 10" Safety Deposit Box	\$85.00
10" x 10" Safety Deposit Box	\$95.00
Safe Deposit Box Rental Annual Fee	\$15.00
Late Deposit Drilling (Plus Locksmith Charges)	\$50.00
Lost Safe Deposit Key	\$30.00

\$10.00 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.

Notice of Negative Information

We may report information about your account to credit bureaus. Unsatisfactory account activity, late payments, missed payments, or other defaults on your account may be reflected in your credit report.