



Schedule of Fees for Private Banking Accounts

Effective 7/1/2025

<u>Other Account Fees</u>	
Early account closing (within 180 days)	\$0
Automatic Redeposit Check (Business Accounts Only)	\$0
Stop payment request	\$0

<u>Standard Overdraft Fees*</u>		
Overdraft Fees for personal checking accounts	A maximum of 3 fees per account will be charged on any business day.	\$34 per item
Overdraft Fees for personal savings and money market accounts	A maximum of 3 fees per account will be charged on any business day.	\$10 per item
Overdraft Fees for business checking accounts	There is no limit to the number of fees that can be charged on any business day.	\$34 per item
Overdraft Fees for business Savings and money market accounts	There is no limit to the number of fees that can be charged on any business day.	\$10 per item

*No fee will be charged at the end of the business day when your account is overdrawn by \$50.00 or less.

<u>Overdraft Protection Fees</u>		
Overdraft Line of Credit	The fee for each advance from your Overdraft Line of Credit account.	\$0 – personal accounts \$10 – business accounts
Overdraft Protection	The fee for each transfer from your linked checking, savings or money market account. ¹	\$0 – personal accounts \$10 – business accounts

<u>Overdraft Coverage Fees for Debit/ATM Cardholders</u>		
For accounts that have NOT “opted-in” to have overdraft coverage for everyday debit card purchases and ATM transactions.	These transactions will be declined and no fee will be charged. Excludes automatic bill payments and/or recurring debit card transactions, where standard overdraft fees apply.	\$0

For accounts that have “opted-in” to have Overdraft coverage for everyday debit card purchases and ATM transactions.	Standard overdraft fees will apply. A maximum of 3 overdraft fees will be charged on any business day. No overdraft fees will be charged if at the end of the business day your account is overdrawn by \$50 or less after all the transactions have been posted.	\$34 per item
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Collection Services

Collection of foreign items	\$0
Incoming or outgoing domestic collections, collection of insurance, claims with car titles, money orders and wire transfers	\$35
Collection of mature or called bonds	\$0

ATM Service Fees

ATM Withdrawal at a non-Popular ATM	\$0
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Balance Inquiry at a non-Popular ATM	\$0
<u>Other Products and Services</u>	
Account research/reconciliation	\$0
ATM/debit card replacement fee	\$0
Cashier's check/official bank check	\$0
Check printing	\$0
Compliance with legal process (garnishment, levy, citation)	\$0
Consulate/Immigration letter	\$0
Copies (checks, statements, money orders, other bank records)	\$0
Counter (temporary) checks	\$0
Coupon redemption – bond	\$0
Gift checks	\$0
Incoming wire transfer (domestic and international)	\$0
Lost passbook	\$0
Money order	\$0
Night deposit	\$0
Notary public	\$0
Outgoing domestic wire transfer	\$30
Outgoing international wire transfer	\$40
Purchase of bundled currency	\$0
Purchase of rolled coins	\$0
Safe deposit box annual rental 2" x 5"	\$45
Safe deposit box annual rental 5" x 5"	\$85
Safe deposit box annual rental 3" x 10"	\$100
Safe deposit box annual rental (other sizes)	Varies by size
Safe deposit box drilling fee	\$125
Safe deposit box lost key	\$15
Safe deposit box rental delinquent fee (Annual fee assessed 30 days after due date)	\$8
Special statement handling (duplicate, cut-off or interim statement, transaction)	\$0
Transfer-out/Direct Rollover Fee for Retirement Accounts	\$30

¹Transfers made from your Savings or Money Market accounts will count towards the 6 transaction limit and a fee may occur if the limit is exceeded.