

Schedule of Fees 07.2026

Online Banking	Free	Consumer Bill Pay (see below for special services)	Free
Consumer Cell Phone Banking (Charges from provider may apply)	Free	E-Statements	Free
Cash Advance	\$5 Each	Person to Person Transfer	Free
Consumer Mobile Deposit	Free	Charge Back Item	\$4 Per Item
Cashier's Checks	\$5 Per Check	Early Account Closure Fee (Within 90 days)	\$35
Outgoing Wire (Non-recurring)	\$20 Per Wire	Outgoing Wire (Recurring)	\$15 Per Item
Foreign Wire	\$50 Per Wire	Foreign Wire Recall	\$35 Per Item
Incoming Wire	\$10 Per Wire	Foreign Draft	\$20 Per Item
Collections (Incoming & Outgoing)	\$25 Per Item	Foreign Currency	\$40 Per Order
Foreign Collections (additional foreign bank fees may apply)	\$110 Per Item	Buying Back Foreign Currency	\$15 Per Order
Inactive Account (After 90 days of no activity)	\$10/Monthly	Dormant Account (After 1 year of no activity)	\$10/Monthly
Returned Item or Overdraft Represented Return Item Fee	\$29 Per Item	Continuous Overdraft (Overdrawn 5+ consecutive business days)	\$5/Daily
Stop Payment	\$29 Per Item	Reconcile/Research Statement (First 15 min is Free)	\$50/Hour
Legal Research	\$100/Hour	Hold Statement	\$2/Month
Interim Statement Printout	\$3 Per Printout	Temporary Checks	\$1/Each or \$6 for 12
Levies or Garnishments	\$100 Each	Safe Deposit Drill	\$200
Safe Deposit Box Lost Key(s)	\$200	Debit Card Replacement	\$10 Per Card
Foreign ATM Charge	\$2 Per Transaction	Visa Debit Card International Transaction Fee	1% of Transaction
Debit Card Express Shipping	\$80 Per Card	Returned Mail	\$2/Monthly
Check Order Handling Fee**	\$12 Per Order**		

Business Special Services

Business Bill Pay	\$12.50/Monthly	Locked Night Deposit Bag	\$25
Positive Pay	\$10/Monthly Pro-Chex \$10/Monthly Pro-Tech (ACH Positive Pay)	Zipper Money Bag	\$ 5

Business Remote Deposit Capture

\$20 one-time setup fee for each product (Mobile or Desktop)
\$5 for 20 mobile items or 200 desktop items per month

*****Please See Schedule of Charges for Business Products for a full list Business Product fees*****

Consumer Bill Pay Special Services

Miscellaneous Bill Pay Charges	
Rush Delivery – Overnight Fee	\$19.95
Rush Delivery – 2nd Day Fee	\$14.95
Written Correspondence to Payee	\$10.00
Per Proof of Payment not Necessitated by a dispute....	\$10.00
Payments Returned due to Customer Error	\$ 5.00
Cancellation	\$ 7.50
ACH Return	\$10.00
Express Mail Correspondence	\$15.00
Charitable Donations	\$ 1.99
Gift Pay	\$ 2.99

** Only applies to accounts that enjoy free checks: Fifty & Free Checking, Platinum Interest Checking, Classic 50 Checking and Health Savings Accounts. **To avoid fees related to minimum balance requirements on any of our accounts, please refer to our In-Branch brochures or our website, www.pbandt.bank.