

Schedule of Fees (11-2-2020)

Limits and fees-Indicated below are fees that may be assessed against your account as well as transaction limitations, some of which may not apply to your account.

Account Reconciliation/Research- 1hour minimum	\$30.00/hour	Activity Printout	\$1.00
Consumer--Additional Copy of Statement	\$4.00	Non-Consumer--Additional Copy of Statement	\$10.00
Automatic Transfers for Overdraft Protection Charge (transfers are in increments of \$50.00) (on applicable accounts)	\$5.00 per transfer	Check Printing-Fee depends on quantity and style ordered	
Customer-Cashier's Check	\$3.00	Counter Checks	5 for 1.00
Copies (per page)	\$0.25		
Dormant Account-- On balances below \$25.00 if for 1 year (previous) there has been no activity or other indication in writing from you of an interest in this account.	\$2.00/Month	Garnishments/Tax Levies	\$20.00
		Negative Balance Closing Fee	\$25.00
Stop Payment/Renewal- Valid for 6 months	\$15.00	Telephone Transfer / Inquiry Charge / Transfer (on applicable accounts)	\$2.00
Overdraft Charges-Accounts are reviewed daily	\$30.00/item	Return Check Charge-Accounts are reviewed daily	\$30.00/item
❖ The categories of transactions for which an overdraft charge may be imposed are those by any of the following means; check, in- person withdrawal, ATM withdrawal, or other electronic means		❖ Maximum Return Check Charge per day is \$180.00	
❖ Maximum overdraft charge per day is \$180.00		Non-Customer Check Cashing Fee*	\$5.00/item
❖ No Charge for overdraft items less than \$5.00		*check cashed at Bank's discretion.	
❖ No charge if your account balance is between -\$5.00 and \$0.00			
Insufficient Savings Accounts are assessed the standard Overdraft/Return Check Charge	\$30.00/item	Wire Transfers	
		❖ Incoming	\$10.00
		❖ Outgoing	\$20.00
		❖ International	\$45.00
Faxes		Collection Items	
Incoming	\$ 2.00	Sent regular mail- Customer	\$20.00
Outgoing	\$ 5.00	Sent Registered Mail-Customer	\$25.00
Loan Payoff	\$15.00	Sent regular mail or registered mail- NON-Customer	\$25.00

Except where the bank fails to use ordinary care in paying checks or drafts with forged signatures, the depositor shall hold the bank harmless for forgeries that cannot be detected by the bank through normal banking procedures, including but not limited to facsimile signatures, desktop publishing or other computer generated or aided signatures, positive pay arrangements where presentment is made through a computer modem, checks and drafts truncated at another collecting institution, and situations where the bank, consistent with the practice of other banks in the industry, does not scrutinize depositor's signatures.

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Fees

\$10.00	Replace ATM card
\$10.00	Replace Debit Card
\$1.00	Cash withdrawal at ATMs we do not own or operate

Consumer Debit Card limits

\$1500.00	PIN or Point of Sale Transactions (POS)
\$1500.00	Signature based or Check Card
\$515.00	ATM withdrawal

Maximum Daily Transaction Limits

5 daily	ATM Transactions
25 daily	POS/Signature based Transactions
\$1500.00	Combined withdrawal limit PIN/Signature/ATM

Non-Consumer (Business) Debit Card limits

\$1500.00	PIN or Point of Sale Transactions (POS)
\$1500.00	Signature based or Check Card
\$515.00	ATM withdrawal

Maximum Daily Transaction Limits

5 daily	ATM Transactions
25 daily	POS/Signature based Transactions
\$1500.00	Combined withdrawal limit PIN/Signature/ATM

H.S.A. (Health Savings Account) Debit Card Limits

\$100.00	PIN or Point of Sale Transactions (POS)
\$1500.00	Signature based or Check Card

Not Allowed ATM withdrawal

Maximum Daily Transaction Limits

0 daily	ATM Transactions
25 daily	POS Transactions
\$1500.00	Combined withdrawal limit PIN and Signature

ATM Card limits

Not Allowed PIN or Point of Sale Transactions (POS)

Not Allowed Signature based or Check Card

\$515.00 ATM withdrawal

Maximum Daily Transaction Limits

5 daily	ATM Transactions
0 daily	POS Transactions
\$515.00	ATM withdrawal

Consumer/Commercial Mobile Remote Deposit Capture

Unlimited	Transactions allowed daily
\$2000.00	Maximum daily deposit amount

Daily cut off for all deposits 2:00 P.M. on regular business days

Depository ATM—Defiance, MO ATM ONLY

Daily cut off for all deposits 2:00 P.M. on regular business days
Availability for Check deposits is \$500 on the business day of deposit and the remainder on the next business day.

Transaction Types:

PIN based or "Point of Sale"-	occur when you swipe your card and enter your PIN number to complete the transaction.
Signature based or "Check Card"-	occur when you swipe your card and complete the transaction by signing your name.
ATM-	occur when you are at a physical ATM machine withdrawing cash by entering in your PIN number.

Approved Network

MoneyPass

Through the MoneyPass network you have access to over 32,000 ATM's surcharge free. Find the nearest ATM by searching MoneyPass at moneypass.com or add the MoneyPass app to your smartphone.

Things to Remember:

- If your card should be denied when making a purchase ask the merchant to retry processing as the other transaction type.
- Your debit card can be turned "off" at any time utilizing the PSB mobile App.
- If your card has become lost or stolen during normal business hours call your local branch: After hours call 1-573-409-4057 option 1.
- ATM-Debit Card transactions will be limited in Bank off-line situations.
- The limits defined above are effective for all MasterCard® Debit Card transactions whether they are initiated with the magnetic strip, EMV (Europay, Mastercard®, and Visa®) chip, or through a digital wallet.
- Cards that are issued and not activated within 90 days will be closed.