



Schedule of Fees

Fees Effective October 2, 2023

Account Research	\$20.00 per hour \$10.00 minimum
ATM Withdrawals at any Accel [®] , Cirrus [®] , Visa [®] or Plus [®] location	No Charge*
Automatic Overdraft Transfer	\$5.00
Cashier's Check payable to Accountholder	\$No Charge
Cashier's Check payable to third party	\$5.00
Check Printing Charges	Varies by Style
Close account w/in 6 mos. (excludes CDs)	\$5.00
Collection of foreign item	Varies
Copy of Accountholder Check	\$5.00
Copy of Deposited Items	\$7.00
Copy of previously issued account statement	\$5.00
Excess Check Fee - Advantage Checking	\$3.00 per item over three
Funds Transfer (personal accounts only): Incoming/Outgoing – standard Zelle [®] (person to person) Incoming/Outgoing - premium (next day)	No Charge No Charge \$7.50
Historical Statement, Check & Deposit Image viewing	No Charge
Insufficient Funds **per item, per presentment	\$25.00 per item
IOLTA Accounts	\$5 - \$30.00 monthly
Legal Document Fees (i.e. subpoenas)	\$50.00
Monthly Service Charge, (all Checking and Money Market accounts) if balance falls below minimum	\$5.00
Monthly Service Charge, (all Savings except Premier & Advantage Savings) if balance falls below minimum	\$2.00
Online Banking (consumer)	No access charge
Online Business Banking - Refer to Schedule B of the Business Banking Agreement for Fees	

Online Banking BillPayer Service (consumer)	No Charge
Release of Restraint or Levy	\$25.00
Replacement Visa® Debit Card/ATM Card	\$10.00
Returned Deposit Item	\$15.00
Special Cash Order (shipment)	\$50.00
Statement Reconciliation	\$15.00 per hour \$5.00 minimum
Stop Payment Order, Check, ACH, Zelle® Payment	\$20.00
Stop Payment Order, BillPayment	\$32.00
Stop Payment Order, Cashier's Check	\$10.00
Stop Payment Order, Visa preauthorized payment	\$25.00
Wire Transfer:	
Incoming	No Charge
Outgoing – Domestic	\$20.00
Outgoing - International (U.S. Currency)	\$45.00
Outgoing - International (Foreign Currency)	\$35.00

All fees are subject to change. You will be notified 30 days in advance of any change in fees. Read in conjunction with "Deposit Rates", "Account Portfolio", "Deposit Account Rules and Regulations", and other materials for complete disclosure.

*Other Banks may charge a fee called a "surcharge" for the use of their ATM. Presidential participates in the Allpoint® and MoneyPass® Surcharge Free ATM Networks. Pass-thru transaction fees will be assessed for use of Visa International ATM or POS terminals called an "Int'l ATM Cash Disbursement Fee" or "Int'l Service Assessment Fee (ISA)".

**each time an item is presented to the Bank you could be charged