



PONY EXPRESS BANK
ONLINE FEE SCHEDULE

SERVICE CHARGE GUIDE BY ACCOUNT TYPE:

EXPRESS CHECKING - A service charge of \$10.00 will be imposed each month. Service charge will be waived if enrolled in Online Banking to receive monthly e-statement. Customer must maintain a deliverable email address to remain eligible.

SUPER NOW - A service charge of \$10.00 will be imposed every month if the balance in the account falls below \$1,000.00 any day of the month.

A per debit charge of \$.40 cents will be imposed for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) if the balance in the account falls below \$1,000.00 any day of the month.

MONEY MARKET - A service charge of \$15.00 will be imposed every month if the balance in the account falls below \$2,000.00 any day of the month.

A service charge of \$10.00 will be imposed for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six per month.

SAVINGS - A service charge of \$8.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month. This fee is waived for customers under the age of 21 until they reach their 21st birthday.

A service charge of \$8.00 will be imposed for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of two per month.

ULTIMATE - A service charge of \$10.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month.

ULTIMATE PLUS - A service charge of \$10.00 will be imposed each month.

COMMON FEATURES

Account Research per hour + \$2.00 per copy	\$ 100.00	Garnishment/Tax Levy	\$ 100.00
Activity Print-out - Charge per page	\$ 1.00	Minimum Balance Transfer fee - Per transfer	\$ 5.00
ATM Usage of ATM not owned by PEB	\$ 3.00	Mobile Deposit Daily Limit	\$ 4,000.00
		Monthly Statement Fee - failure change of address	\$ 15.00
Cashier's Checks - Customer	\$ 5.00	Non-Sufficient Funds** (applies to overdrafts created by check, in-person withdrawal, or other electronic means)	\$35/per item & per representation
Cashiers' Checks - NON Customer	\$ 20.00	Overdraft Fee (applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)	\$35/per item
Check Printing - Dependent on style/quantity	Varies	Personal Money Orders - Customer	\$ 5.00
Collection Fee	\$ 20.00	Personal Money Orders - Non-Customer	\$ 20.00
Debit Card - Annual maintenance/Charged in Jan	\$ 12.00	Photocopies	\$1/per page
Debit Card/ATM Card Replacement Fee	\$10.00	Returned Deposit Item	\$10/per item
Dormant Fee (1 yr) -Monthly on balances <\$500.00	\$ 10.00	Stop Payment	\$ 25.00
Fax Service - Charge per page	\$ 1.00	Wire Transfer Fees - Outgoing or Incoming	\$ 20.00
Foreign Currency Order; Minimum to order \$500	\$ 25.00	Wire Transfer Fees - Foreign Countries	\$ 100.00

** Please note that an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. Revised Sept 2023