



PONY EXPRESS BANK
ONLINE FEE SCHEDULE

SERVICE CHARGE GUIDE BY ACCOUNT TYPE:

EXPRESS CHECKING - A service charge of \$8.00 will be charged each month. Service charge will be waived if enrolled in Online Banking to receive monthly e-statement.

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 charged 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 charged 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 charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of two per month.

ULTIMATE/ULTIMATE PLUS - A service charge of \$10.00 will be imposed every month if the balance in the account falls below \$100 any day of the month.

ULTIMATE SAVINGS- A service charge of \$15.00 will be imposed every month if the balance in the account falls below \$10,000.00 any day of the month.

A service charge of \$10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six per 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/Debit Card Replacement	\$ 10.00	Monthly Statement Fee - failure change of address	\$ 15.00
ATM Usage of ATM not owned by PEB	\$ 3.00	Non-Sufficient Funds** (applies to overdrafts created by check, in-person withdrawal, or other electronic means)	\$35/per item & per representation
Cashier's Checks - Customer	\$ 5.00	Overdraft Fee (applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)	\$35/per item
Cashiers' Checks - NON Customer	\$ 20.00	Personal Money Orders - Customer	\$ 5.00
Check Printing - Dependent on style/quantity	Varies	Personal Money Orders - NON Customer	\$ 20.00
Collection Fee	\$ 20.00	Photocopies	\$1/per page
Debit Card - Annual maintenance/Charged in Jan	\$ 12.00	Returned Deposit Item	\$10/per item
Dormant Fee - Balances <\$500.00 - Monthly	\$ 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 \$300	\$ 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 Oct 22