



PONY EXPRESS BANK

FEE SCHEDULE

SERVICE CHARGE GUIDE BY ACCOUNT TYPE:

EXPRESS CHECKING ACCOUNT - 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.

SUPER NOW ACCOUNT - 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. This account is limited to individuals, sole proprietors and non-profit corporations only.

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 ACCOUNT - 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.

An excess withdrawal fee 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 ACCOUNT - 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 18 until they reach their 18th birthday.

An excess withdrawal fee 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. This fee is not waived for those under the age of 18.

HEALTH SAVINGS ACCOUNT - 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.

ULTIMATE ACCOUNT - 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. For more details, see digital brochure at www.brochures.mymembermarketplace.com/ultimate

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

*For more details, see digital brochure at <https://brochures.mymembersmarketplace.com/ultimateplus>

SMALL BUSINESS CHECKING - A service charge of \$10.00 will be imposed each month.

Per Written Check - You may write up to 10 checks per month at no charge. The charge for over 10 is \$.30 per item

Per Deposited Check- You may deposit up to 10 checks per month at no charge. The charge for over 10 is \$.30 per item

BUSINESS CHECKING - A maintenance fee of \$12.00 will be imposed each month.

Per Written Check = \$.12/per item

Per Deposited Check = \$.12/per item

NON-PROFIT CHECKING ACCOUNT- A service charge of \$10.00 will be imposed every month if the balance in the account falls below \$1,000 any day of the month. Service charge will be waived if enrolled in Online Banking to receive monthly e-statement.

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
Card Replacement Fee	\$10.00	Return Mail Fee	\$ 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 representment
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
Deposit Item Return Charge	\$10/ per item	Photocopies	\$1/per page
Dormant Fee (1 yr) - Monthly on Balances <\$500	\$ 10.00	Stop Payment Charge	\$ 30.00
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 August 2026