

COMMON FEATURES

ATM Transaction Fee	\$ 1.00
For ATM usage at machines not owned by Pony Express Bank you may make no more than \$500.00 in ATM withdrawals per business day, with a 3-day limit of \$1,500.00	
Replace Express Cash ATM Card	\$ 5.00
Replace Express Cash Debit Card	\$ 5.00
Debit card point of sale transaction limit	
Revolving limit of up to \$2,000.00 in debit card purchase authorizations.	
Debit Card Maintenance	\$ 12.00 Annually
Charged in January statement cycle - Limit to one maintenance charge per account. Fee does not apply to Kasasa Accounts.	
Automatic Minimum Balance Transfer between accounts held with us	\$ 5.00
Personal Money Order	\$ 4.00
Cashier's Check	\$ 5.00
Overdraft (each overdraft paid)	\$ 30.00
Overdraft (maximum charge per day)	\$180.00
Nonsufficient funds (per presentation)	\$ 30.00
Returned Deposit Item	\$ 5.00 per item
Notary Service	\$ 5.00
Provided at no charge for Ultimate Plus and ultimate Plus Fifty account holders.	
Account Research	
Per hour of Research time	\$ 50.00
Per page produced	\$ 1.00
Monthly Statement Handling Fee	\$ 15.00
Failure to notify the Bank of an address change - Monthly	
Activity Print Out	\$ 1.00 per page
Special Statement Request	\$ 3.00
Stop payment - all items	\$ 20.00
Collection Fee - per item	\$ 10.00
Wire transfer (incoming or outgoing)	\$ 20.00
Wire transfer - Foreign countries	\$ 75.00
Garnishments	\$ 20.00
Levies	\$ 20.00
Dormant account	\$ 5.00 Monthly
A dormant account fee will be charged if for 6 months (previous) there is no activity or other indication in writing of an interest in this account and if the account balance is less than \$500.00.(The dormant period for savings accounts is 12 months)	
Fax Service	\$ 5.00 + \$1.00 per page