

Schedule of Fees

ATM and Debit Card Transactions

Replacement Card..... \$7.50

Foreign ATM..... \$1

Fee per transaction when using an ATM not owned and operated by The Peoples State Bank.

Online, Mobile, and Telephone Banking

Retail Online and Mobile Banking

Fees for additional services accessed via Retail Online or Mobile Banking vary, are disclosed during enrollment in those services or at the time a transaction is initiated, and are otherwise subject to transaction fees or limitations as may apply to payments from the funding account.

Monthly Service..... \$0

Automated Transfers..... \$0

Business Online

Fees for additional System Services accessed via Business Online or Mobile Banking vary, are disclosed during enrollment in those services or at the time a transaction is initiated, and are otherwise subject to transaction fees or limitations as may apply to the funding account.

Setup..... \$25

Token (each, if applicable)..... \$21

Monthly Service..... \$10

Automated Transfers..... \$0

Wire Transfer Origination

Monthly Service..... \$5

Plus Wire Transfer fees

ACH Origination

Monthly Service..... \$15

Next Day Entries (each)..... \$0

Same Day Entries (each)..... \$0.05

Remote Deposit

Monthly Service..... \$25

Equipment..... Varies

Telephone Banking

Monthly Service..... \$0

Automated Transfers..... \$0

Staff-assisted Transfers..... \$5

Overdraft and Nonsufficient Funds

Overdraft Fee..... \$20

An overdraft fee is charged when a payment is paid.

Maximum number of Overdraft Fees per business day..... 2

Overdraft Payment Cushion..... \$20

If an individual overdraft payment is \$20 or less any overdraft fees are waived or refunded.

Overdraft Balance Cushion..... \$20

After all payments are posted for the day, if the account is overdrawn \$20 or less any overdraft fees are waived or refunded.

Recurring Overdraft Fee per business day..... \$5

If the account remains overdrawn \$20 or more for five (5) consecutive business days, this fee is charged each business day until the account is no longer overdrawn. There is no limit to the number of Recurring Overdraft fees that may be charged, and is in addition to any other overdraft fees that may be assessed. Recurring Overdraft fees do not apply to analyzed commercial accounts subject to a negative earnings credit.

Nonsufficient Funds Fee (NSF).....\$0
 An NSF fee is charged when a payment is returned unpaid.

Overdraft Transfer Fee..... \$0
 Fee per transfer for pre-established automatic transfer of funds from a checking, savings, or money market account or line of credit to cover an overdraft. Overdraft transfers are otherwise subject to transaction fees or limitations as may apply to the funding account.

Safe Deposit Box

Annual Rental
 3 X 5.....\$55
 5 X 5.....\$55
 3 X 10.....\$85
 5 X 10.....\$85
 7 X 10.....\$85
 10 X 10..... \$125

Automatic Payment Discount..... \$5

Lost Key..... \$20

Lock Replacement
 Lock Fee..... \$50
 Locksmith Fee..... \$75 minimum
 When required, locksmith actual costs including time and travel will be in addition to lost key and lock fees as applicable.

Statement Fees

Online Banking Statement.....\$0

Paper Statement.....\$0

Reprinted Statement.....\$5
 Staff-assisted duplicate statement.

Returned Mail.....\$5
 Fee charged per month for statements returned undeliverable.

Snapshot Statement.....\$1
 Staff-assisted printout of current activity.

Sweep Arrangements

Fees assessed to business accounts for commercial sweep arrangements. Fees may vary for analyzed commercial accounts.

Repurchase Agreement (per month).....\$75

Commercial Line of Credit (per month).....\$50

Target or Minimum Balance (per month).....\$10
 Minimum balance of \$5000.

Vault Services

Fees charged to business customers for currency and coin supply and usage. Pricing may vary for analyzed commercial accounts.

Deposited Currency and Coin
 \$0 - \$25,000 per month.....\$0
 Above \$25,000 per month (per \$100).....\$0.10

Currency Orders (per \$100).....\$0.10

Coin Orders (per roll)..... \$0.10

Wire Transfers

<i>Incoming</i>	\$0
<i>Outgoing</i>	
Domestic.....	\$25
International.....	\$50
Tracer.....	\$15

Miscellaneous Services and Charges

<i>Account Research</i>	
Per hour (1 hour minimum charge).....	\$40
Per page (in addition to hourly charge).....	\$1
<i>Cashier's Checks</i>	\$6
<i>Check Cashing</i>	
On us payable to our customer.....	\$0
On us payable to non-customer.....	\$5
Not on us payable to our customer.....	\$4
Not on us payable to non-customer.....	\$7.50
<i>Checks/Deposit Tickets</i>	Varies
<i>Coin Sorting/Counting</i>	
Non-deposit customer.....	10%
Deposit customer bulk processing.....	6%
Fee charged for coin processing for business customers or business purposes, as well as for coin collectors/hobbyists. Waived for de minimis amounts of \$25 per day or less. We reserve the right to charge consumer deposit customers for large/bulk processing requests in our discretion.	
<i>Collection Items</i>	\$25
Fee for items that must be presented directly to the payor's financial institution or a body of government in order to receive credit (e.g., certain bond or international transactions, or checks we deem to have too much risk to accept for deposit). Incidental costs we incur (e.g., postage, special delivery, or correspondent bank charges) will be added, not all of which may be known to us in advance.	
<i>Counter Checks (per 4 checks)</i>	\$2 minimum
<i>Deposit Bags</i>	
Locking night deposit bags.....	\$25
Zipper bags with logo.....	\$5
<i>Dormant Account Fee per month</i>	\$3
Monthly fee assessed for accounts after 3 years of no activity.	
<i>Money Orders</i>	\$3
<i>Night Depository</i>	
Rental and two (2) keys.....	\$0
Additional key.....	\$5
<i>Notary Service</i>	
Per notarized signature.....	\$10
Per certified copy.....	\$10
<i>Returned Deposit Item</i>	
Consumer Accounts.....	\$0
Business (non-consumer) Accounts.....	\$5
<i>Stop Payment</i>	\$30