

# Personal Accounts Schedule of Fees

Effective March 06, 2024

ACCOUNT VERIFICATION	Account Verification - VOD	\$20	Per Request	
	Account Verification – Credit Ratings	\$20	Per Request	
	Account Verification – Balance Confirmation	\$10	Per Request	
CARD TRANSACTIONS	Vectra ATM Transaction	No Charge	Vectra, other divisions of Zions Bancorporation, N.A., and MoneyPass® Network.	
	Non-Vectra ATM Transaction	\$2	For using another bank’s ATM to complete any transaction. In addition, fees from other bank may apply.	
	Vectra ATM Inquiry	No Charge	Vectra, other divisions of Zions Bancorporation, N.A., and MoneyPass® Network.	
	Non-Vectra ATM Inquiry	\$2	For using another bank’s ATM to complete any transaction. In addition, fees from other bank may apply.	
	ATM Mini Statement	\$1	Fee charged per statement.	
	ATM/Debit Card Foreign Transaction	1.5% of US \$	% of total transaction.	
	Debit Card/ATM Card Fee	No Charge		
	Debit Card Replacement Overnight Fee (Expedited Card Delivery)	\$25	Per request, 2-3 Business Day Fed-Ex Delivery	
	Debit Card Replacement Same Day Fee (Expedited Card Delivery)	\$39	Per request, 1 Business Day Fed-Ex Delivery	
	<b>ATM/VISA® Debit Card Limits</b>			
	<b>ATM Card</b>			
	ATM (Customer Withdrawal)	\$520	Per 24-Hour Period	
	POS	\$15,020	Per 24-Hour Period	
	Cash Advance	Not Available		
	Signature Purchase	Not Available		
	<b>Visa® Classic Debit Card</b>			
	ATM (Customer Withdrawal)	\$1,020	Per 24-Hour Period (\$520 if ATM is Offline)	
	POS	\$15,020	Per 24-Hour Period	
	Cash Advance	\$15,020	Per 24-Hour Period	
	Signature Purchase	\$15,020	Per 24-Hour Period	
CHECK SERVICES	Cashier’s Check	\$8	Per Check. Issued for customers only.	
	Counter Checks	\$2	Per Item	
COLLECTION FEES	Draft Collection	\$35	Per Item	
	Foreign Item Collection	\$35	Per Item	
	Bond Coupon Collection	\$15	Per Item, plus bank cost.	
FOREIGN EXCHANGE	Buy Currency from Customer	\$25	Per Request	
	Sell Currency to Customer	\$25	Per Request	
LEGAL FEES	Legal Processing Fee	\$100	Per Debit Item	

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## ONLINE BANKING

Online Banking	No Charge
Online Banking with Bill Pay	No Charge
Direct Connect (formerly PC Banking)	\$3 Per Month
Mobile Banking	No Charge Web browser and mobile app access. Message and data charges from service provider may apply.
Mobile Banking with Bill Pay	No Charge
Consumer Mobile Deposit Credit	No Charge Per Item
Bill Pay Expedited Payment – ACH	\$10 Per Item
Bill Pay Expedited Payment – Check	\$20 Per Item

## OVERDRAFT TRANSACTIONS

Insufficient Funds (NSF) Fee - Paid Items	\$29	<ul style="list-style-type: none"> <li>•Per check, ACH, or wire transaction that overdraws your account.</li> <li>•Per ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service.</li> <li>•Per multiple-use debit card transaction that overdraws your account.</li> <li>•Per non-debit card transaction that overdraws your account.</li> </ul> <p>We will charge your account no more than five per-item NSF fees on any business day. We will not charge any per-item NSF fees if your account is overdrawn \$30 or less after all credit and debit transactions are posted to your account following the close of the business day.</p>
Insufficient Funds (NSF) Fee - Returned Items	\$0	For any transaction the bank returns or declines that will overdraw the account.
Account Overdraft Protection Fee	\$8	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.
Credit Line Transfer	\$8	A transfer fee will be charged each time an advance over \$10 is made from the Check Reserve Account.
Interest Rate	18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.

## STOP PAYMENTS

Stop Payment	\$35	Per Request
Debit Card Preauthorized Stop Payment	\$15	Per Request

## SAFE DEPOSIT BOX

Box sizes listed are not available at all locations. Contact branch for availability.

1.5x5	\$20.00	5x5	\$45.00	9x10	\$100.00	11x40	\$260.00	15x34	\$405.00	20x40	\$425.00
2x5	\$30.00	5x10	\$75.00	10x10	\$125.00	11x50	\$270.00	20x13	\$400.00		
3x5	\$35.00	6x10	\$80.00	10x15	\$130.00	15x15	\$315.00	20x20	\$410.00		
3x10	\$50.00	8x10	\$90.00	10x20	\$150.00	15x18	\$325.00	20x25	\$415.00		
Safe Deposit Key Deposit	\$30										
Safe Deposit Late Fee	\$10								Per Month		
Safe Deposit Drill Fee	\$200										

For more information and the complete terms of your safe deposit box, please refer to the Safe Deposit Lease Agreement section of the "Deposit Agreement" or talk to your Vectra banker.

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STATEMENT SERVICES	Paper Statement	\$2		
	Additional Statement	\$5	Per copy	
	Check Images	By Request	Standard	No Charge
			Retail Half Size	\$5 Per Month
			Retail Large	\$5 Per Month
	Interim Statement	\$3	Per copy	
	Statement Hold Fee	\$5	Per month	
Research Fee	\$3	Per item		
WIRE TRANSFERS	Domestic Incoming	\$13	Each Wire	
	Domestic Outgoing	\$25	Each Wire	
	International Incoming	\$16	Each Wire	
	International Outgoing	\$50	Each Wire	
	Wire Investigation Fee	\$25	Per Request	
ADDITIONAL ACCOUNT FEES AND SERVICES	Early Closure Fee	\$25	If account is closed within first 90 days of opening.	
	Dormant Account	\$15	Fee Charged Per Month*	
	IRA Closing/Transfer Fee	\$25	Per Request	
	myPHOTocard® Customization	\$5	First customization is free for primary and secondary cardholder. Each additional card and/or customization is \$5 per card.	
	Telephone Transfer Fee	No Charge	Limitations may apply	
	Automatic Transfer Fee	\$1	Scheduled, per transfer	
	Branch Account Reconciliation Fee	\$10	Per ¼ hour	
Check Printing Fee	Varies	Depending on the style and quantity chosen.		

\*Accounts are considered dormant when there is no customer-initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 days. Automatic or recurring transactions do not count as customer-initiated activity. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed. CD and IRA accounts are not assessed a dormant account fee.