

Personal Accounts Schedule of Fees

Effective October 1, 2018

Account Verification	Account Verification - VOD	\$20	Per Request
	Account Verification – Credit Ratings	\$20	Per Request
	Account Verification – Balance Confirmation	\$10	Per Request
ATM & Debit Card Transactions	Vectra ATM Transaction	No Charge	Vectra, other divisions of ZB, 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 ZB, 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/Debit Card Foreign Transaction	1.5% of US \$	% of total transaction.
	Debit Card/ATM Card Fee	No Charge	
	Debit Card/ATM Card Replacement Fee	\$5	Per Request
	Expedited Card Delivery (3-4 Days)	\$30	Per Request
	Expedited Card Delivery (1-2 Days)	\$75	Per Request
	ATM/VISA® Debit Card Limits		
	ATM Card		
	ATM (Customer Withdrawal)	\$520	Per 24-Hour Period
	POS	\$15,020	Per 24-Hour Period
	Cash Advance	Not Available	
	Signature Purchase	Not Available	
	Visa® Classic Debit Card		
	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 Fee	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
	Customer Foreign Draft Fee	\$35	Per Request, Express overnight delivery fees extra.
Legal Fees	Legal Processing Fee	\$100	Per Debit Item
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	

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Overdraft Transactions	Insufficient Funds Fee	\$35	Fee is charged per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. A maximum of five fees will be charged per account per business day. No fee will be charged if the account is overdrawn by \$5 or less after all transactions post following the close of business.									
	Overdraft Service Fee	\$8	Fee is charged every day beginning the fifth consecutive calendar day the account is overdrawn more than \$5, for a maximum of 30 calendar days.									
	Account Overdraft Protection Fee	\$8	Per overdraft covered by transfer from 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.									
Returned Items	Deposited Item Return Fee	\$10	Per Item									
Safe Deposit Boxes	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.												
Statement Services	Paper Statement	\$2	Per Month									
	Check Images	By Request	Standard	No Charge								
			Retail Half Size	\$5 Per Month								
			Retail Large	\$5 Per Month								
	Additional Statement	\$5	Per Copy									
	Interim Statement	\$3	Per Copy									
Statement Hold Fee	\$5	Per Month										
Research Fee	\$3	Per Item										
Stop Payments	Stop Payment	\$35	Per Request									
	Debit Card Preauthorized Stop Payment	\$15	Per Request									
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 & 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	\$10	Per ¼ Hour									
	Check Printing Fee	Varies	Depending upon the style and quantity chosen.									
	Escheatment Fee	2% or \$25	Whichever is less.									

* 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.