



## ACCOUNT FEES AND SERVICE CHARGE SCHEDULE

(Effective 3-7-2023)

The following fees may be assessed in connection with your account and/or use of PointBank services:

### ACCOUNT FEES:

24 Hr. X-press Banking Automated Services (No Live Agent, available at 940-686-6060 or 972-434-3293)..	FREE
Online Banking Services i (Online Banking Access and E-Statements, available at www.pointbank.com).....	FREE
Returned Mail Fee.....	\$5.00
Bill Payment Service (optional enrollment) <i>If minimum aggregated average daily balance of all PointBank accounts during the statement cycle does not fall below \$3,000..</i>	FREE
<i>If minimum aggregated average daily balance of all PointBank accounts during the statement cycle falls below \$3,000.....</i>	\$5.00/month
PointBank Accountholder Use of PointBank ATM.....	FREE
PointBank Accountholder Use of Non-PointBank ATM ii (per withdrawal, deposit, transfer, payment, and/or balance inquiry).....	\$1.00
Initial Debit Card.....	FREE
Replacement Debit Card iii (per card).....	\$5.00
Account Closing (if closed within 90 days of account opening for any reason).....	\$20.00
Account Research	
Account Activity Printout (only for account activity occurring within most recent 3 years)	
<i>First Page, including cover, plus applicable sales tax.....</i>	\$3.00
<i>2nd through 10th pages, per page, plus applicable sales tax.....</i>	\$2.00
<i>Each additional page, plus applicable sales tax.....</i>	\$1.00
Account Reconciliation Charge (per hour, 1 hr. minimum).....	\$25.00
Account Research Charge (for account activity older than 3 years, certificates of deposit, subpoenas, and other research requests) (per hour, 1 hr. minimum).....	\$25.00
Research Item Printouts	
<i>First Page, including cover, plus applicable sales tax.....</i>	\$3.00
<i>2nd through 10th pages, per page, plus applicable sales tax.....</i>	\$2.00
<i>Each additional page, plus applicable sales tax.....</i>	\$1.00
Assisted Telephone Transfers Using Live Agent (per transfer).....	\$2.00
Cashier's Check (per check).....	\$5.00
Dormant fee (per month) <i>If, after 4 months of no debits or credits on the account, the average daily balance during that time period is less than \$100 (excluding Piggy Pal).....</i>	\$10.00
Deposited Returned or Cashed Item Returned (per item, per presentment).....	\$10.00
Stop Payments (per check, ACH item, or sequence of checks).....	\$30.00
NSF/Returned Items for Insufficient Funds (per item, per presentment).....	\$33.00
Overdraft Item (per item) <i>Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means .....</i>	\$33.00
Collection Items (per item requiring special handling), plus cost...	\$15.00



## MISCELLANEOUS SERVICES CHARGES:

*Non-PointBank Accountholder Check Cashing .....	\$5.00
Coin Counting Machine .....	10% for Non-PointBank Accountholders, 3% for PointBank Accountholders
Coin Roll (per roll).....	\$0.20
Currency Strap (per strap).....	\$0.50
Fax Machine (incoming or outgoing):	
<i>First Page, including cover, plus applicable sales tax</i> .....	\$5.00
<i>2nd through 10th pages, per page, plus applicable sales tax</i> .....	\$2.00
<i>Each additional page, plus applicable sales tax</i> .....	\$1.00
Foreign Currency Exchange Collection Item .....	\$20.00, plus third-party costs incurred by PointBank
Garnishments/Levies/Subpoena (per request).....	\$100.00
Lock Bags (small).....	\$12.00
Lock Bags (large).....	\$17.00
Lost Coupon Book (per book).....	\$10.00
Medallion Signature Guarantee.....	\$50.00
Night Depository Key.....	\$10.00
Photocopies (per page).....	\$0.20
Sweep Transaction (per transaction) .....	\$10.00
Temporary Checks (per check, minimum of 10).....	\$0.20
Wire Transfer – Outgoing Domestic (per transfer).....	\$20.00
Wire Transfers – Outgoing International (per transfer).....	\$55.00
Wire Transfers – Incoming Domestic or International (per transfer)...	\$7.00
Zipper Bags.....	\$4.00

## MISCELLANEOUS COMMERCIAL SERVICES CHARGES:

These fees are specific to Commercial Account Services and may require additional agreements.

Money Services Business (per month).....	\$350.00
Money Services Business Check Cashier Fee (per month).....	\$700.00
Remote Deposit Capture (per month).....	\$20.00

### NOT FDIC-INSURED:

Safe Deposit Box 3x5 (annually).....	\$35.00
Safe Deposit Box 3x10 (annually).....	\$50.00
Safe Deposit Box 5x10 (annually).....	\$75.00
Safe Deposit Box 10x10 (annually).....	\$175.00
Safe Deposit Box – Drill Box (per box).....	\$200.00

\* Indicates a new or changed account fee or service charge.

i Excluding Cash/Treasury Management Service Features for Commercial Accounts.

ii This fee is in addition to any fees charged by the ATM operator or any network used.

iii PointBank will not charge a Replacement Debit Card Fee if a new device is issued due to the expiration of the initial device, if the device is damaged, or if the device or access code has been stolen or fraudulently obtained.



Enjoy our state-of-the-art online banking at  
pointbank.com or download our  
mobile banking app on the App Store or  
Google Play.

 [www.pointbank.com](http://www.pointbank.com)

Rev. 03/2023