



ACCOUNT FEES AND SERVICE CHARGE SCHEDULE

(Effective February 1, 2025)

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 (Online Banking Access and E-Statements, available at www.PointBank.com).....	FREE
Returned Mail Fee.....	\$5.00
Bill Payment Service (optional enrollment)	\$5.00 per month
PointBank Accountholder Use of PointBank ATM	FREE
PointBank Accountholder Use of Non-PointBank ATMii (per withdrawal, deposit, transfer, payment, and/or balance inquiry)	\$1.00
Initial Debit Card.....	FREE
Replacement Debit Cardiii (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 6 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
Paper Statement Fee.....	\$2.00
Stop Payments (per check, ACH item, or sequence of checks)	\$33.00
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
Recurring ACH Fee <i>(Waived for accounts with a monthly service charge)</i>	\$0.99 per ACH



Draft Collection Items (per item requiring special handling),plus cost\$15.00

MISCELLANEOUS SERVICE CHARGES

Non-PointBank Accountholder Check Cashing.....	\$5.00
Collection Items (Canadian only)(plus third party cost incurred by PointBank)	\$20.00
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 (plus third party costs).....	\$20.00
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

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

Please refer to our Business Account Disclosure for more information

Remote Deposit Capture (per month).....\$20.00

NOT FDIC INSURED:

Safe Deposit Box 3x5 (annually)	\$50.00
Safe Deposit Box 3x10 (annually)	\$65.00
Safe Deposit Box 5x10 (annually)	\$90.00
Safe Deposit Box 10x10 (annually)	\$190.00
Safe Deposit Box - Drill Box (per box).....	\$250.00
* Lost Key Fee.....	\$50.00

* 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.

