



ACCOUNT FEES AND SERVICE CHARGE SCHEDULE

(Effective February 01, 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 i (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 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 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 presentation).....	\$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 Item (per item requiring special handling), plus cost	\$15.00



MISCELLANEOUS SERVICES 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
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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.

