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Grow.

## Schedule of Fees for Business Deposit Accounts

### Debit Card & Online Banking: Free account services

Penn Community Bank network ATM transactions	\$0
Online Bill Pay	\$0
MX Money Manager	\$0
Mobile Deposit	\$0
Canceled check image (digital)	\$0

### Debit Card & Online Banking: Additional convenience services

Non-Penn Community Bank network ATM <sup>1</sup> transactions	1 <sup>st</sup> Four (4)/Statement Cycle – \$0 Additional - \$0.50 ea.
Online Payment- expedited funds	
Expedited electronic payment	\$10
Overnight check payment	\$25

### Overdraft Services<sup>2</sup>

Nonsufficient Funds (NSF) - Insufficient or uncollected funds <sup>3</sup>	\$35
Overdraft protection transfer, per occurrence	\$8

### Statements & Account Research

Paper statement	\$3
Account research/reconciliation <sup>4</sup>	\$30/hr. (30 minute minimum)

### Wire Transfers

Incoming, Domestic	\$12
Outgoing, Domestic	\$20
Incoming, Foreign	\$20
Outgoing, Foreign	\$35

### Other Services

Money order	\$5
Bank Check	\$7
Stop payment	\$30
Currency Conversion	Varies
Returned deposit Item	\$10
Foreign and/or Domestic check collection Item	\$25 <sup>5</sup>
Notice of Levy/Money Judgement processing	\$100
Escheat processing	\$50
Inactivity:	
Checking (per month, after 1 year)	\$5
Savings (per month, after 2 years)	\$5
Early account closure <sup>6</sup>	\$50

<sup>1</sup>ATMs may also be subject to surcharge from the non-Penn Community Bank ATM institution/owner, which will be included in the withdrawal transaction amount. For a complete list of free in-network ATMs visit [PennCommunityBank.com/Locations](http://PennCommunityBank.com/Locations).

<sup>2</sup>An Overdraft occurs when there are insufficient available funds in your account to cover an item presented for payment. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction that would overdraw your account. We may charge a Nonsufficient funds (NSF) fee (Insufficient or Uncollected funds fee) for an Overdraft item, whether the item is paid or returned unpaid.

<sup>3</sup>The maximum number of fees that can be assessed for paid or returned Insufficient or Uncollected funds items per day is five (5), totaling \$175, per account.

<sup>4</sup>For requests to ship research documents, additional carrier shipping charges may apply and will be disclosed at time of package request origination.

<sup>5</sup>For items issued on an account at a Depository institution that is outside of the Federal Reserve system, the other institution may also assess currency conversion or other processing fees which will be reflected in the final amount received and credited to your account.

<sup>6</sup>Early account closure is defined as within six (6) months from open date, unless otherwise stated on new account addendum.

Effective Date: September 30, 2024