



Here
We
Grow.

Schedule of Fees for Personal Deposit Accounts

Debit Card & Online Banking: Free account services

Penn Community Bank network ATM transactions	\$0
Non-Penn Community Bank network ATM transactions	\$0 ¹
Online Bill Pay	\$0
MX Money Manager	\$0
Mobile Deposit	\$0
Canceled check image (digital)	\$0
Cash Edge – standard transfer	\$0
Zelle® – standard transfer	\$0

Online & Mobile Banking: Additional convenience services

Online Payment- expedited funds	
Expedited electronic payment	\$10
Overnight check payment	\$25
Cash Edge – expedited transfer	\$5

Overdraft Services^{2,3}

Nonsufficient (NSF) or Uncollected Funds ⁴	\$35
Overdraft protection transfer, per occurrence	\$6

Account Research & Account Statements

Paper statement	\$3 ⁵
Account research/reconciliation ⁶	\$30/hr. (30 minute minimum)

Wire Transfers

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

Other Services

Money order	\$5 ⁷
Bank check	\$7
Stop payment	\$30
Currency Conversion	Varies
Foreign and/or Domestic check collection Item	\$25 ⁸
Notice of Levy/Money Judgement processing	\$100
Escheat processing	\$50
IRA Transfer Fee	\$50
Inactivity:	
Checking (per month, after 1 year)	\$5
Savings (per month, after 2 years)	\$5
Early account closure ⁹	\$50

¹Fee waiver applies to Penn Community Bank non-network ATM fees only. ATM transactions at non-Penn Community Bank ATMs may be subject to surcharge from the non-Penn Community Bank ATM institution/owner. For a complete list of free in-network ATMs visit PennCommunityBank.com/Locations.

²An 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 or Premium Overdraft Usage Fee) for an Overdraft item, whether the item is paid or returned unpaid. Overdraft Grace waives the standard Overdraft fee for items that are paid or returned (currently \$35) that would overdraw your account by \$25 or less. Overdraft Grace benefit applies to check, debit card and ACH debits only; does not apply to ATM withdrawals, teller transactions, or internal or external account transfers. Overdraft Grace is not available on Access Checking accounts, as they do not have Overdraft services.

³With Overdraft Fee Pass benefit, customer may request and receive one (1) refund per year of Insufficient or Uncollected Funds or Premium Overdraft Usage fees assessed on the checking account. Overdraft Fee Pass is not available on Access Checking accounts, as they do not have Overdraft services.

⁴The maximum number of fees that can be assessed for paid or returned Insufficient or Uncollected funds or Premium Overdraft Usage items per day is five (5), totaling \$175, per account.

⁵\$2 for Access Checking accounts; waived for Relationship Checking, Statement Savings, Common Cents Savings, Junior Statement Savings and Ultra Money Market accounts.

⁶For requests to ship research documents, additional carrier shipping charges may apply and will be disclosed at time of package request origination.

⁷Waived for Access Checking; limit four (4) per month.

⁸For 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.

⁹Early account closure is defined as within six (6) months from open date, unless otherwise stated on new account addendum.

Effective Date: June 16, 2025