

## Notes and Fee Disclosures

- (1) Account Verification Fee: A fee of \$10.00 will be charged for each completed Account Verification.
- (2) ATM & Visa Debit Card: There will be a \$.50 charge for transfers made. There will be a \$1.00 charge for any Point of Sale transactions. A \$10.00 fee will be assessed for a second replacement card. Additionally, you may be charged a surcharge by another bank when using your PFSB card at their ATM.
- (3) A fee of \$5.00 will be charged for all Cashiers Checks. Customers are permitted one free Cashiers Check per month when the funds come from any deposit account at Peoples First Savings Bank.
- (4) Child Support Deductions: Any customers with court ordered child support deductions to be administered by Peoples First Savings Bank, will be charged a \$5.00 handling fee, per transaction.
- (5) Service charge of \$25.00 will be assessed for accounts closed prior to 6 months (180 days) from account opening.
- (6) Collection Item Fee: A fee of \$10.00 will be charged for each item that must be sent to collection before crediting to an account.
- (7) Counter Check: There will be a \$1.00 charge for each encoded Counter Check requested.
- (8) Service charge on Dormant and Inactive Accounts: A service fee of \$3.00 per month will be charged on any account where there has been no activity for a period of 24 months (2 years). This fee will be assessed at the convenience of the company.
- (9) Escheat Fee: An escheat fee of \$10.00 per account will be charged when funds are turned over to the State of Ohio according to Ohio Unclaimed Funds rules.
- (10) Savings and Money Market Accounts are restricted by Federal Mandate. A depositor may make no more than six of the restricted transfers or withdrawals during a calendar month. ACH transfers, debit card purchases, internet transfers to another account and telephone transfers are all types of restricted withdrawals. A fee of \$5.00 will be levied anytime an account makes excessive withdrawals of this type during a calendar month. If account limitations are exceeded three or more times in a calendar year, the account will be closed and converted to a checking account as required by federal regulations.
- (11) A FAX Fee of \$10.00 will be charged per FAX sent or received.
- (12) Court Ordered Garnishments or Levies: Any court ordered garnishments or levies will be subject to a \$60.00 handling fee.
- (13) Loan Payoff Statements will be charged a fee of \$45.00 per statement.
- (14) A Lost Contact Fee of \$5.00 per month will be charged if a customer fails to notify the institution of a corrected address that results in returned mail to the institution.
- (15) Money Order Fees: A fee of \$3.00 will be charged on Money Orders sold. Money Orders may not be sold for more than \$1,500.00 each.
- (16) Negative Balance Service Charge Fee: A daily fee of \$5.00 per day will be assessed on any account that has been continuously overdrawn for at least five (5) business days.
- (17) Night Deposit Bags: A fee of \$20.00 will be charged for a locking bag with a set of keys. A fee of \$5.00 will be charged for a plastic zipper bag.
- (18) A fee of \$8.00 will be charged to Non-Customers cashing any check drawn on Peoples First Savings Bank. A valid identification is required.
- (19) Non-Sufficient Funds (NSF) Returned Item Fee: A service charge of \$35.00 will be assessed for any check, ACH item or draft that is presented on a customer's account with insufficient funds.

(20) Overdraft Paid Item Fee: A service charge of \$35.00 will be assessed for any check, ACH item or draft that is paid from a customer's account that results in a negative balance.

(21) Research Fee: A service fee of \$25.00 per hour will be charged to do any requested research. There will be a minimum of 1 hour charged with any additional fractional hour being charged as a full hour. Copies will be charged at \$2.00 per copy.

(22) Returned Deposited Item: A service fee of \$15.00 will be charged on any deposited check returned to this institution for any reason.

(23) A fee for a reproduction of a statement or a check will be assessed at \$2.00 for the current month and \$8.00 for each prior month.

(24) Stop Payment Fee: A fee of \$35.00 will be charged to stop payment on any check, ACH debit amount, or any consecutive series of checks.

(25) Sweep Account Fee: A fee of \$10.00 will be assessed for each sweep that occurs between savings accounts or home equity loan accounts and checking accounts. The fee will be charged to the checking account and all sweeps will be done in \$10.00 increments.

(26) Wire Transfers: Domestic Incoming Wires will be charged \$20.00. Domestic Outgoing Wires are handled for \$35.00. International Wires – Both Incoming and Outgoing will be charged \$75.00.



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