



Schedule of Fees

Effective January 1, 2022

Account Reconciliation/Research/ATM Research (per hour, 1 hr. min.)	\$ 25.00
Statement/Image copy	\$2.00/page
Activity Print Out	\$1.00/page
ATM's	
Cash Withdrawal at Pinnacle ATM	FREE
Replace Card	\$ 5.00
Check Reject Fee	\$ 5.00
Collection Fee (for charged-off checking/savings account)	\$ 50.00
Collections	\$ 25.00
International Check Collection Fee	\$ 100.00
Cont OD Charge (Continuous Overdraft Charge - after 5 consecutive days & each 6th day up to 35 days)	\$ 25.00
Copies	\$ 0.25
Debit Items (Debit Item Fee - excessive withdrawals savings and money market accounts)	\$ 5.00
Dep Item Ret Chrg (Deposit Item Return Charge)	\$ 10.00
Dormant Account Fee (per month)	\$ 5.00
Garnishment	\$ 50.00
IRA Maintenance & Reporting Fee (annual)	\$ 10.00
IRA Transfer Fee	\$ 50.00
Levies	\$ 75.00
No Mail & Special Statement Delivery Request (charged annually)	\$5.00/month
Notary Service	FREE
Online Banking and Bill Pay	FREE
Official Check	\$ 10.00
Official Check Stop Payment	\$ 15.00
Overdraft Charge (paid NSF items; Bounce Guard paid items)	\$ 30.00
Zelle	
Send Money:	FREE
Stop Payment:	\$15.00
External Transfer	
3 days	FREE
Next Day, if qualified	\$9.95
PHON-Xpress (24 hour account information)	FREE
Premature Account Closing (closed within 90 days of opening)	\$ 15.00
Printed Checks (paid by customer who selects check style)	Price varies
Restrained Account Credits Only (per month)	\$ 30.00
Return Item Chrg (Return Item Charge/Failed Transaction)	\$ 30.00
Safe Deposit Box Rentals (annual fee)	
3X5	\$ 30.00
5X5	\$ 40.00
3X10	\$ 50.00
5X10	\$ 75.00
10X10	\$ 100.00
Rent Past Due - 60 days	\$ 25.00
Drill Box/Key Replacement	\$150 minimum
Stop Payment	\$ 15.00
Sweep Transaction Charge	\$ 10.00
Telephone Transfers	\$ 2.00
PHON-Xpress (24 hour account information)	FREE
Wire Transfers (domestic)	\$ 18.00
Wire Transfers (international)	\$ 55.00

Shaded means a new fee or name change.



Schedule of Fees, 2023

Effective Date Monday, January 9, 2023

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Account Reconciliation/Research/ (per hour, 1 hr. min.)	\$ 25.00
Statement/Image copy	\$2.00/page
Activity Print Out	\$1.00/page
ATM's	
Cash Withdrawal at Pinnacle ATM	FREE
Replace Card	\$ 5.00
Check Reject Fee	\$ 5.00
Collection Fee (for charged-off checking/savings account)	\$ 50.00
Collections	\$ 25.00
International Check Collection Fee	\$ 100.00
Copies	\$ 0.25
Debit Items (Debit Item Fee - excessive withdrawals savings and money market accounts)	\$ 5.00
Dep Item Ret Chrg (Deposit Item Return Charge)	\$ 10.00
Dormant Account Fee (per month)	\$ 5.00
Garnishment	\$ 50.00
IRA Maintenance & Reporting Fee (annual)	\$ 10.00
IRA Transfer Fee	\$ 50.00
Levies	\$ 75.00
No Mail & Special Statement Delivery Request (charged annually)	\$5.00/month
Notary Service	FREE
Online Banking and Bill Pay	FREE
Official Check	\$ 10.00
Official Check Stop Payment	\$ 15.00
Overdraft Fees	
Cont OD Charge (Continuous Overdraft Charge - after 5 consecutive days & each 6th day up to 35 days)	\$ 25.00
Overdraft Charge (Paid item because a check/ACH presented wasn't covered by funds in the account.)	\$ 30.00
Overdraft Charge (Bounce Guard paid for items when there wasn't enough funds in the account)	\$ 30.00
Return Item Chrg (Return Item Charge/Failed Transaction, non-paid item when a check/ACH wasn't covered by funds)	\$ 20.00

Zelle	
Send Money:	FREE
Stop Payment:	\$15.00
External Transfer	
3 days	FREE
Next Day, if qualified	\$9.95

PHON-Xpress (24 hour account information)	FREE
Premature Account Closing (closed within 90 days of opening)	\$ 15.00
Printed Checks (paid by customer who selects check style)	Price varies
Restrained Account Credits Only (per month)	\$ 30.00
Rtn Mail Fee (Returned Mail Fee if Customer Hasn't Updated Contact Information)	\$5
Safe Deposit Box Rentals (annual fee)	
3X5	\$ 30.00
5X5	\$ 40.00
3X10	\$ 50.00
5X10	\$ 75.00
10X10	\$ 100.00
Rent Past Due - 60 days	\$ 25.00
Drill Box/Key Replacement	\$150 minimum
Stop Payment	\$ 15.00
Sweep Transaction Charge	\$ 10.00
Telephone Transfers	\$ 2.00
PHON-Xpress (24 hour account information)	FREE
Wire Transfers (domestic)	\$ 18.00
Wire Transfers (international)	\$ 55.00
Wire Hdlg Fee (Wire Handling Fee if Wire is Returned for Incorrect Information)	\$10

New fees are shaded & bold.

Check out Pinnacle Bank's Online Banking and Mobile App. We offer alerts so you can be notified in real-time when your balance drops below a set amount, purchases exceed a specified limit and more. Our system offers you greater control and flexibility.