



Fee Schedule

Effective February 1, 2023

Deposit Fees

NSF Return/Paid Item Fee for Chkg. & Sav	\$25.00
Overdraft Fee	\$25.00
Stop Payment Request	\$25.00
MMDA Transfers and/or Checks > 24 per mo	\$5.00
Savings Excess Withdrawal > 26 semi-annually - per WD	\$2.00
Dormant Account Fee (Monthly)	\$10.00
OD Protection/Min. Bal. Transfer Fee - Per Transfer	\$2.00
Telephone Transfer Fee	\$2.00
Account Balance Inquiry Fee	\$2.00
Account Closing (within 90 days of opening)	\$25.00
Christmas/Vacation Club Early Closing Fee	\$5.00
Reopening Account within 90 days of Closing	\$25.00
Temporary Check Fee - per check	\$0.50
Account Reconciliation - per hour (1/2 hr. min.)	\$30.00
Checking/Savings Printout Statement	\$1.00
Account Research Fees:	
Per item < than 2 yrs. old	\$2.00
Per item > than 2 yrs. old ***	\$3.00
Per statement < than 2 yrs. old	\$2.00
Per statement > than 2 yrs. old ***	\$3.00
Stmt. with Check Images < than 2 yrs. old	\$3.00
Stmt. with Check Images > than 2 yrs. old ***	\$5.00
***Acct. Research - per hour (1/2 hr. min.)	\$30.00

ATM & Debit Card Fees

ATM Non-Customer Surcharge Fee	\$2.50
Non-PNB ATM Withdrawal	\$0.50
Non-PNB ATM Balance Inquiry	\$0.25
Non-PNB ATM Transaction Denial	\$0.25
ATM/Debit Card Replacement Fee	\$12.00

Official Check Fees

Cashiers Check/Money Order Fee	\$3.00
Cashiers Check/Money Order Fee - Seniors (62+)	\$2.00
Stop Payment Fee - Cashiers Checks & Money Orders	\$25.00

Miscellaneous Fees

Check Cashing Fee (Applicable to Non-Customers ONLY)	\$5.00
Foreign Check Processing	\$15.00
External Transfer Set-up Fee	\$5.00
Indemnity Bond Fee for Lost Instruments	\$25.00
Night Depository Bag and Key	\$30.00

Miscellaneous Fees Continued

Night Depository Extra Key	\$5.00
Blue Zipper Bags (Large)	\$5.00
Blue Velcro Bags (Small)	\$5.00
Blue Cloth/Nylon Bags (Large)	\$5.00
Priority Plus Movie Guest Fee	\$1.00

Wire Transfer Fees

Domestic Wire Incoming - CUSTOMERS ONLY	\$5.00
Domestic Wire Outgoing - CUSTOMERS ONLY	\$25.00
International Wire Incoming - CUSTOMERS ONLY	\$15.00
International Wire Outgoing - CUSTOMERS ONLY	\$50.00

Garnishment, Levy & Collection Fees

Garnishment/Levy Fee	\$50.00
Collection Item Fee	\$15.00

Service Fees

Auto License Renewal Sticker Fee	\$7.50
License Processing Fees for Customers	\$30.00
License Processing Fees - Loan Customers – Vehicle Titles	\$10.00
License Processing Fees - Loan Customers – License Plates & Transfers	\$10.00
Foreign Currency Order Fee thru Correspondent Bank	\$20.00
Coin Counting (Charge to Non-Customers Only) \$2.00 min.	\$2.00/\$100
Signature Guarantee Fee <i>Medallion Stamp</i> - Customers Only	\$20.00
Notary Public	No Charge
Fax - per page	\$1.00
Photocopies - per page	\$0.25
Rec Check - Per Month Base Charge includes 35 Items Free	\$35.00
Per Item Fee over 35 Items	\$0.25
Per Item Fee for Secondary Account	\$0.25
Safe Deposit Box Late Fee (after 30 days past due) - Per Month	\$5.00
Safe Deposit Box Drilling	\$150.00
Safe Deposit Box Lost Key (Per Key)	\$10.00

Loan Fees

Loan Doc Prep Fee	\$100.00
Real Estate Loan Fee	\$750.00
HELOC Loan Fee	\$200.00
USDA Loans - Whichever is greater	\$750.00 or 1%
Real Estate Construction Loan Fee - Minimum	\$1,000.00
Loan Extension Fee	\$85.00
Loan Amortization Schedule Fee	\$5.00
Real Estate Modification Fee	\$100.00
Woodsmoke Ranch Purchase/Refinance \$20,000 or less	\$350.00
Woodsmoke Ranch Purchase/Refinance over \$20,000	\$650.00