

# Fee Schedule

**PIONEERBANK**

**BRIGHTBANKING**

**Mankato**

1450 Adams Street / 507-344-4580  
320 Stadium Road / 507-345-7069

**North Mankato**

1735 Commerce Drive / 507-625-3268

**St. James**

123 Armstrong Boulevard S / 507-375-3201

**St. Peter**

220 S Third Street / 507-931-3310

**Madelia**

34 W Main Street / 507-642-3251

**Mapleton**

301 Main Street NE / 507-524-3630

**Lewisville**

301 W Lewis Street / 507-435-2451

**Lake Crystal Loan Production Office**

242 E Highway 60 / 507-726-6475



[bankwithpioneer.com](http://bankwithpioneer.com)

Effective Date: 6.1.22  
PB09PMCC0621



Member FDIC

## Checking and Savings Service Fees

Overdraft charge (each time an item is presented)	\$30.00
Return check charge (each time an item is presented)	\$30.00
Overdraft charge (maximum daily)	\$180.00
Return check charge (maximum daily)	\$180.00
Overdrawn account-continuous (each business day)	\$5.00
Stop payment	\$25.00
Stop pre-authorized payment	\$25.00
Returned automatic deposit	\$10.00
Deposited item return charge	\$4.00
Foreign check deposit	\$15.00
Automatic transfer (per year)	\$15.00
Automatic transfer set-up fee	\$15.00
Collection item	\$15.00
Wire transfer incoming	\$10.00
Wire transfer outgoing	\$20.00
Garnishment, levies, IRS withholding (each)	\$50.00
Customized image statement (per statement)	\$5.00
Foreign currency order (minimum)	\$27.00
Foreign wires (minimum)	\$45.00
Quik Credit annual fee	\$25.00

Prices of checks and savings books will vary. Ask our staff for details.

## Safe Deposit Boxes

Annual rent due July 1

Small	\$25.00
Medium	\$35.00
Large	\$55.00
Extra Large	\$90.00
Vault	\$135.00
Late fee after August 1 (monthly)	\$15.00
Lock drilling and new lock charge	\$75.00 plus locksmith charge

Initial fee prorated to June 30.

No rental fees will be refunded for partial year rent upon closing.

## Miscellaneous

Cash bags (first one free)	\$5.00
Locked deposit bags	\$35.00
Bank money orders	\$5.00
Reconciliation and research (per hour, \$30.00 minimum)	\$30.00
Safekeeping minimum annual charge	\$10.00
Research documentation (per page)	\$3.00
Coin and currency order (per bag)	\$10.00
Coin counting (non-customer)	5% of coin total
ATM card or debit card (per year)	\$15.00
Replace ATM card or debit card	\$15.00
Replace Internet Banking token	\$10.00
Return mail fee (each occurrence)	\$5.00
IRA/Keogh annual fee (July 1 each year per plan, waived in year one if opening fee paid)	\$20.00
IRA/Keogh Plan opening fee (per plan)	\$20.00
IRA/Keogh Plan closing fee (per plan)	\$20.00
IRA/Keogh Plan transfer fee (per transfer to another institution, waived if closing fee paid)	\$20.00
HSA Plan account opening fee (per plan)	\$20.00
HSA Plan account closing fee (per plan)	\$20.00
HSA Plan account transfer fee (per transfer to another institution, waived if closing fee paid)	\$20.00
HSA Plan annual fee (July 1 each year per plan, waived in year one if opening fee paid)	\$20.00
Fee for closing checking or savings accounts within the first six months (when allowed)	\$30.00
Prepaid or gift card purchase fee	\$4.95
Prepaid card reload	\$2.00
Paper statement fee (per statement) (no images)	\$1.00
Paper statement fee (with images) (print images unavailable for all Kasasa® accounts)	\$5.00

## Zelle®

Zelle® stop payment	\$20.00
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## ACH Origination

thru Cash Management or via Internal bank service

### Business

Set-up fee	\$250.00
Monthly maintenance fee	\$10.00
ACH origination monthly fee	\$25.00
ACH origination monthly fee (over 400 transactions)	\$35.00
Returns and Notifications of change (per item)	\$5.00
Positive Pay monthly charge	\$95.00

### Consumers

Set-up fee	\$50.00
ACH origination annual fee	\$50.00
ACH (TEL) one-time debit transaction	\$5.00

## Remote Deposit Capture

Set-up fee	\$500.00
Remote Deposit Capture monthly fee (per scanner)	\$60.00
Per item fee (\$25.00 monthly maximum)	\$0.05
Purchase scanner	price varies

## ATMs

All ATMs that we own or operate are identified as our machines.

## Checking and Savings Account Details

- The average daily balance method is used to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for this period.
- Interest on non-cash deposits begins to accrue on the business day of deposit—for example, checks.
- The interest rate and annual percentage yield may change at Pioneer Bank's discretion as often as daily. Rates may change after account is opened.
- Fees, penalties, service charges and withdrawal of earned interest may reduce earnings.
- Overdraft and return check charges may apply to negative balances created by check, in-person withdrawal, automatic payment or other electronic means.
- A continuous overdraft fee will be charged to your account on the beginning of the third business day after your account goes negative.
- No account service charge fees will be assessed to individuals under age 18. Service charges will begin automatically on the statement cycle following an individual's 18th birthday.\*
- No account service charge fees will be assessed to legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts.
- Free debit card available for minors until age 18. Automatic annual fee begins July 1st following 18th birthday if applies to account type.\*
- The \$1.00 per statement Paper Statement Fee will not be assessed to Kasasa® accounts, Thrift Savings accounts, HSAs or IRAs. The Paper Statement Fee will also not be assessed to individuals under the age of 18 or legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts. The Paper Statement Fee will begin automatically on the statement cycle following an individual's 18th birthday.\*
- Fee for closing an account during the first six months does not apply to Thrift Savings and Kasasa® accounts.
- Accounts closed between statement cycles will not receive accrued interest.

\* Minor must be primary account holder.