

# Fee Schedule

**BRIGHT**BANKING



# FEE SCHEDULE / Effective Date: 11.15.18

## Checking and Savings Service Fees

Overdraft charge (per item)	\$27.50
Return check charge (per item)	\$27.50
Overdraft charge (maximum daily)	\$165.00
Return check charge (maximum daily)	\$165.00
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)	\$2.00
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 card	\$4.95
Prepaid card reload	\$2.00
Prepaid card replacement card	\$5.00
Paper statement fee (per statement) (no images)	\$1.00
Paper statement fee (with images) (print images unavailable for all Kasasa® accounts)	\$5.00

## Popmoney® Thru Bill Pay

<b>Send/request money per transaction</b> (three-day processing)	FREE
<b>Send money per transaction</b> (next-day processing)	\$2.00
<b>Popmoney® stop payment</b>	\$20.00
<b>E-greeting per transaction</b>	\$0.25

## ACH Origination

thru Cash Management or via Internal bank service

Business	
<b>Set-up fee</b>	\$250.00
<b>Monthly maintenance fee</b>	\$10.00
<b>ACH origination monthly fee</b>	\$25.00
<b>ACH origination monthly fee</b> (over 400 transactions)	\$35.00
<b>Returns and Notifications of change</b> (per item)	\$5.00
Consumers	
<b>Set-up fee</b>	\$50.00
<b>ACH origination annual fee</b>	\$50.00
<b>ACH (TEL) one-time debit transaction</b>	\$5.00

## Remote Deposit Capture

<b>Set-up fee</b>	\$500.00
<b>Monthly maintenance fee</b>	\$10.00
<b>Scanner monthly maintenance fee</b> (per scanner)	\$50.00
<b>Per item fee (\$25.00 maximum)</b>	\$0.05
<b>Purchase scanner</b>	price varies

## ATMs

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

## Checking and Savings Account Details

- Accounts closed between statement cycles will not receive accrued interest.
- Transfers from savings accounts to another account or to third parties by pre-authorized, automatic, telephone transfer, check or draft are limited to six per calendar month.
- 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 no later than the next business day after the 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 fees 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 or to legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts. Service charges will begin automatically on the statement cycle following an individual's 18th birthday.
- Free debit card for minors on Simple Checking until age 18. Automatic annual fee begins July 1st following 18th birthday.
- Overdraft and NSF fees will apply to your account.
- 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.

# PIONEERBANK

**Mankato**

320 Stadium Road / 507-345-7069

**North Mankato**

1735 Commerce Drive / 507-625-3268

**St. James**

123 Armstrong Boulevard S / 507-375-3201

**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)

