



**FEE SCHEDULE  
For Consumer/Personal Accounts  
(Effective: December 9, 2022)**

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

<b>SERVICE</b>	<b>FEE</b>
<b>ATM / Debit Card:</b> <ul style="list-style-type: none"> <li>● Fee for DDA/SAV Withdrawal at PSB or affiliate ATMs</li> <li>● Fee for DDA/SAV Withdrawal at non-PSB or non-affiliate ATMs</li> <li>● Point of Sale transaction</li> <li>● Priority delivery of ATM/Debit card</li> </ul>	<p align="right">No Charge</p> <p align="right">\$ 2.00</p> <p align="right">No Charge</p> <p align="right">\$ 30.00</p>
<b>MasterCard Fees for International network ATM/Debit card transactions:</b> <ul style="list-style-type: none"> <li>● Currency conversion assessment</li> <li>● International cross-border assessment</li> </ul>	<p align="right">0.2% of transaction amount</p> <p align="right">0.8% of transaction amount</p>
Bulk coin machine counting	1% of amount counted (\$5.00 minimum)
Canadian draft	\$ 10.00
Certified check	\$10.00
Check cashing (non-customer)	\$10.00
Check printing	Fee depends on style of check ordered
<b>Coin and currency bags:</b> <ul style="list-style-type: none"> <li>● Zipper bags</li> <li>● Locked night depository bags</li> </ul>	<p align="right">No Charge</p> <p align="right">\$ 20.00</p>
<b>Collection items:</b> <ul style="list-style-type: none"> <li>● Bearer bond coupons (per envelope)</li> <li>● Collection item</li> </ul>	<p align="right">\$ 15.00</p> <p align="right">\$20.00 (plus bank cost)</p>
Counter checks encoded (per check)	\$.25
Early Account Closing Fee (applies to all Savings, Checking & Money Market Accounts closed within 120 days of account opening)	\$20.00
Endorsement stamp	Varies based on the stamp ordered
Fax (Incoming and Outgoing)	<p align="right">First page \$3.00</p> <p align="right">Each additional page \$1.00</p>
Foreign currency orders (less than \$500)	\$20.00
(over \$500)	\$10.00
Levies / Garnishments	\$50.00
IRA Transfer	\$25.00
Money Order	\$5.00
Notary Fee per document	\$5.00
Notification of post dated checks	\$25.00
<b>Non-Sufficient Funds (NSF) (Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, ACH or other electronic means):</b> <ul style="list-style-type: none"> <li>● Non-sufficient funds (NSF) Paid or Returned Fee</li> </ul>	<p align="right">(Per Presentment) \$30.00</p> <p align="right">Maximum daily charge \$180.00</p>
Paper Statement Fee (Checking Accounts) (Excludes Sr Free & HSA)	\$3.00
Photocopies	(Per copy) \$.50

SERVICE	FEE
Research	(Per hour) \$30.00 Minimum charge \$30.00 (Per copy) \$1.00
Safe Deposit Box Key Replacement	\$20.00
Signature guarantee fee	\$10.00 per document
Statement reconciliation	(Per hour) \$20.00 Minimum charge \$20.00
Stop payment	(Per order) \$25.00
Telephone payment	\$5.00
Telephone transfer (excluding TeleBanking)	\$5.00
Treasurer's check	\$5.00
Wire Transfers: <ul style="list-style-type: none"> <li>● Incoming (non-customers)</li> <li>● Domestic/Outgoing</li> <li>● Foreign/Outgoing</li> </ul>	\$15.00 \$25.00 (Minimum) \$50.00



**FEE SCHEDULE**  
**For Business/Non-Personal Accounts**  
**(Effective: December 9, 2022)**

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

<b>SERVICE</b>	<b>FEE</b>
ATM / Debit Card:	
<ul style="list-style-type: none"> <li>● Fee for DDA/SAV Withdrawal at PSB or affiliate ATMs</li> </ul>	No Charge
<ul style="list-style-type: none"> <li>● Fee for DDA/SAV Withdrawal at non-PSB or non-affiliate ATMs</li> </ul>	\$ 2.00
<ul style="list-style-type: none"> <li>● Point of sale transaction</li> </ul>	No Charge
<ul style="list-style-type: none"> <li>● Priority delivery of ATM/Debit card</li> </ul>	\$ 30.00
MasterCard Fees for International network ATM/Debit card transactions:	
<ul style="list-style-type: none"> <li>● Currency conversion assessment</li> </ul>	0.2% of transaction amount
<ul style="list-style-type: none"> <li>● International cross-border assessment</li> </ul>	0.8% of transaction amount
Bulk coin machine counting	1% of amount counted (\$5.00 minimum)
Canadian draft	\$10.00
Certified check	\$10.00
Check cashing (non-customer)	\$ 10.00
Check printing	Fee depends on style of check ordered
Coin and currency bags:	
<ul style="list-style-type: none"> <li>● Zipper bags</li> </ul>	No Charge
<ul style="list-style-type: none"> <li>● Locked night depository bags</li> </ul>	\$ 20.00
Collection items:	
<ul style="list-style-type: none"> <li>● Bearer bond coupons (per envelope)</li> </ul>	\$ 15.00
<ul style="list-style-type: none"> <li>● Collection item</li> </ul>	\$ 20.00 (plus bank cost)
Counter checks encoded (per check)	\$ .25
Early account closing <small>(applies to all Savings, Checking and Money Market Accounts closed within 120 days of account opening)</small>	\$20.00
Endorsement stamp	Varies based on the stamp ordered
Fax (Incoming and Outgoing)	First page \$3.00 Each additional page \$1.00
Foreign currency orders <small>(less than \$500)</small>	\$20.00
<small>(over \$500)</small>	\$10.00
IRS Levies/ Garnishments	\$50.00
IRA Transfer Fee	\$25.00
Money Order	\$5.00
Notary Fee per document	\$5.00
Notification of post dated checks	\$25.00
Non-Sufficient Funds (NSF) (applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, ACH or other electronic means):	(Per Presentment ) \$30.00
<ul style="list-style-type: none"> <li>● Non-sufficient funds (NSF) Paid or Returned Fee</li> </ul>	Maximum daily charge \$300.00
Paper Statement Fee (Checking Accounts) <small>(Excludes Non-Profit, Non-Profit Plus &amp; Muni NOW)</small>	\$3.00
Photocopies	(per copy) \$.50

<b>SERVICE</b>	<b>FEE</b>
Research	(Per hour) \$30.00 Minimum charge \$30.00 (Per copy) \$1.00
Safe Deposit Box Key Replacement	\$20.00
Signature guarantee fee	\$10.00 per document
Statement reconciliation	(Per hour) \$20.00 Minimum charge \$20.00
Stop payment	(Per order) \$25.00
Telephone payment	\$5.00
Telephone transfer (excluding TeleBanking)	\$5.00
Treasurer's Check	\$5.00
Wire Transfers:	
● Incoming (non-customers)	\$15.00
● Domestic/Outgoing	\$25.00
● Foreign/Outgoing	(Minimum) \$50.00

**Notice of Prohibited Transactions**

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notice is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful internet gambling.