

# Personal Accounts Schedule of Fees

## Account Services

Account Reconciliation (per hour)	
\$10.00 minimum .....	\$25.00
Deposited Item Return .....	\$10.00
Re-Deposited Item .....	\$10.00
Overdraft or Returned Item (per each presentment of an item, based on available** balance)* .....	\$30.00
Overdraft Protection Transfer from	
Deposit Account (per day) .....	\$9.00
Photocopy of Statement/IRS Tax Forms .....	\$5.00
Paper Statement Fee (Monthly) .....	\$2.00
Paper Statement with Check .....	\$4.00
Images Fee (Monthly)	
Research (per hour)	
\$10.00 minimum .....	\$30.00
Research Items (per copy) .....	\$2.00
Special Handling of Account (per month) .....	\$5.00
Stop Payment (24 month life) .....	\$35.00

## Checks/Drafts/Transfers

Bank to Bank Online Transfer – Incoming .....	No Charge
Bank to Bank Online Transfer – Outgoing .....	\$2.00
Canadian Draft .....	\$20.00
Cashier's Check .....	\$6.00
Re-Issue (if lost, additional documentation required) .....	\$10.00
Foreign Draft .....	\$35.00
Money Order .....	\$3.00
Personalized Checks .....	Prices vary
Temporary Checks .....	\$2.00 per sheet of 4
Wire Transfer	
Incoming .....	\$15.00
Outgoing - Domestic .....	\$30.00
Outgoing - International .....	\$50.00
Research or Tracers .....	\$25.00
Return Wire Fee .....	\$25.00

## Other Services/Fees

ATM/Debit Card Replacement (after 1) .....	\$5.00
Check Cashing (Non-Client) .....	3%/Minimum \$5

(Continued on back)

# Personal Accounts

## Schedule of Fees *(continued)*

Check Collection (incoming and outgoing)	
Domestic.....	\$40.00
International.....	\$50.00
Debit Card - Custom Design.....	\$12.00
Debit Cards - International Transactions . . .	1.10%***
Debit Card Replacement (Rush) .....	\$25.00
Dormant Account Fee (per month after 12 months of no client account activity).....	\$5.00
Foreign Currency Exchange	
Canadian (Client) .....	No Charge
Canadian (Non-Client) .....	10%/Minimum \$2
Non-Canadian.....	\$25.00
Legal Process Fee .....	\$125.00
Safe Deposit Boxes	
Rental .....	Annual rental fee varies by box size
Late Fee (charged 14-days after due date).....	\$5.00
Key Replacement.....	\$25.00
Drill Fee.....	Cost plus \$50.00

Contact your local branch to pre-authorize Banner Bank debit cards for international usage.

\*Paid transactions resulting in an end-of-day overdrawn balance of \$5 or less will not be charged a fee. We will not charge you more than four Overdraft Fees and four Returned Item Fees in one business day on your account.

\*\*Please refer to the Understanding and Avoiding Overdraft and Returned Item Fees section of the Terms and Conditions of your Account disclosure for explanation of available balance. This is provided at the time of new account opening and upon request.

\*\*\*When using your debit card outside of the U.S. there is a 1.10% Currency Conversion fee, which is based on the U.S. dollar transaction amount.

Fee Schedule Effective May, 2022



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