



---PERSONAL SERVICE SCHEDULE---

**Bill Pay fees**

Standard Bill Pay services	Free
Overnight Check	\$14.95
Same day Bill Pay	\$9.95

**Checking Inactivity fee** \$5 per month after 12 months inactive

**Collection and currency Services**

Domestic collection item	\$15
Foreign currency (order through www.mytravelwallet.com)	Varies
Foreign draft	\$25
Canadian check deposit (U.S. dollars)	\$6 (no exchange rate)
Canadian check deposit (Canadian dollars)	\$6 (+ exchange rate)
Foreign collection item (drawn in U.S. funds)	\$15
Foreign collection item (drawn in foreign funds) (client receives credit when item is collected; minimum check amount is \$150 U.S. dollars)	\$90 minimum

**Debit card**

debit card activation fee	Free
debit card replacement fee	Free
debit card PIN reminder fee	Free
annual fee	Free
fee for ATM withdrawal (non-Park Bank ATM)	*\$2.00
Park Bank ATM withdrawal	Free

**External transfer fee** \$5

**Gift Card issuance fees**

Park Bank Client	\$4.95
Non-Park Bank Client	\$6.95

**Identity Theft Restoration fee** \$1.99  
(per enrollee per month)

**Levies/Garnishment fee** \$90

**IRA/HSA Transfer/Direct Rollover fee** \$35

**Official checks**

Cashier's Check \$7

**Overdraft fees**

In general overdrafts may result from a check, ACH (automated electronic withdrawals), check conversions, or other types of withdrawals such as preauthorized withdrawals, etc.

Overdraft returned item fee (maximum of 5 per day - \$165)	\$33
Overdraft paid item fee (maximum of 5 per day - \$165)	\$33
Unresolved overdraft fee (starting on the 5th business day) (per Business day)	\$8

**Printed checks**

Varies

**Reconciliation of checkbook**

\$30 per month  
(3 month max.)

**Research fee**

per check or debit copy (per item)	\$3
per deposit or credit copy (up to 10 items)	\$3
per hour (after 10 deposited items)	\$50
per statement copy	\$3

**Returned item fee**

\$10

**Returned item redeposited fee**

\$10

**Returned Mail fee**

\$6

**Statement w/check images fee**

Non-Interest	\$3
Interest	\$1

**Stop payment fee**

\$35

**Temporary checks**

\$.50 ea.  
(ten check max.)

**Wire transfer fees**

incoming wire transfer fee	\$15
outgoing wire transfer fee domestic	\$25
outgoing wire transfer fee foreign (US currency)	\$65
outgoing wire fee foreign funds (Foreign currency)	\$65

\*These fees do not include surcharges, which are fees charged by the owner of the ATM, not by The Park Bank.

Service Fees may change at Park Bank's discretion.

This Service Schedule, the Park Bank Rate Sheet and the Terms & Conditions is incorporated by reference into the Park Bank Truth in Savings Disclosure.