

Personal and Business Banking Service Fees

Effective May 15, 2023



Account Research/Recon (reconciliation)	
(minimum \$12.50)	\$25.00/hour
Printout, copies, checks (loan or deposit per page).....	\$1.00
Statement Copy (per statement).....	\$3.00/month
Research for IRS or Tax Purposes.....	\$25.00/hour
ATM Service Charge (using non-Peoples ATM per transaction)	\$1.50
Will show on statement as W/D SVC Location ID & Date	
Cashier's Checks (customer)	\$4.00
Non-customer	\$15.00
Check Collections.....	\$25.00
Debit Card/ATM Card	
Replacement ATM/Debit Card	\$5.00
ATM/Debit Card PIN Reminder.....	\$1.00
Dormancy Fee - Monthly (inactive account)	
Checking (>730 days inactive & balance <\$500)	\$5.00
Savings (>730 days inactive & balance <\$500).....	\$5.00
Money Market (>730 days inactive & balance <\$500).....	\$5.00
DVD/CD Creation (monthly statement & check images)	\$35.00/month
Early Closing Fee (account closed within 90 days)	\$25.00
Encoded Counter Check (per 4)	\$5.00
Foreign Items/Currency	
Foreign Check Processing.....	\$50.00 minimum
Foreign Currency (converted to/from U.S.) Standard.....	\$20.00
Foreign Currency (converted to/from U.S.) Rush	\$50.00
Garnishment/Levy	\$100.00
HSA Account Fees	
HSA Setup/Closing Fee	\$20.00
HSA Excess Cont Removal Fee	\$30.00
Digital Banking.....	*
Image Charge (check images returned in statement)	\$3.00/month
IRA Termination/Transfer/Excess Contribution Withdrawals	
Administration Fee	\$10.00
Money Processing	
Rolled Coin (coin orders purchased, per roll)	\$0.15
Currency Straps (currency purchased, per strap)	\$0.60
Night Depository Key Deposit.....	\$10.00
Zipper Bag	\$5.00
Lock Bag, small.....	\$27.00
Lock Bag, large	\$29.00
Notary Service, customer	N/C

Created by check, in person withdrawal, ATM withdrawal or other electronic means.

Maximum number of overdraft fees per day - 8

Overdraft Fee (per item per occurrence)..... \$32.00

Returned Item Fee (per item per occurrence)..... \$32.00

*****Overdraft/Returned Item fees are charged per transaction and may be charged more than once for each time the same check or withdrawal by electronic means is presented and funds are non-sufficient**

Charge Off Fee (negative balance closing)..... \$55.00

Photocopies..... \$0.25

Peoples Balance Protector

Annual fee..... N/C

Sweep Transaction Charge (per transfer)..... \$10.00

Return Mail Fee (returned mail/statement)..... \$5.00

Safe Deposit Rental Payment

Safe Deposit Box**	with auto pay	without auto pay
3 x 5 x 22	\$25.00	\$35.00
5 x 5 x 22	\$35.00	\$45.00
3 x 10 x 22	\$40.00	\$50.00
4 x 10 x 22	\$45.00	\$55.00
5 x 10 x 22	\$50.00	\$60.00
6 x 10 x 22	\$60.00	\$70.00
10 x 10 x 22	\$75.00	\$85.00
10 x 15 x 22	\$80.00	\$90.00
Late Charge (if annual fee not paid).....	\$5.00	
Lost Key (per key)	\$20.00	
Drilling charge	\$175.00	
Stop Payment Charge - New/Renewal.....	\$32.00	
Signature Verification.....	\$25.00	
Wire Transfer Fee		
Incoming.....	\$10.00	
Outgoing.....	\$25.00	
Foreign Outgoing.....	\$50.00	
Withdrawals in Excess of 6 (assessed on the 7 th withdrawal and each additional withdrawal during each month)		
Excess Sav Transaction Charge (savings).....	\$10.00	
Excess MMD Transaction Charge (money market)	\$10.00	
Visa® Gift Card.....	fees disclosed at time of purchase	
Visa® Travel Card	fees disclosed at time of purchase	
Visa® Travel Card Reload.....	fees disclosed at time of purchase	

«AccountNumber»

Overdraft and Returned Items

Member FDIC

Effective 05.15.23

*Digital Banking provides electronic account access. For a list of services and fees refer to the "End User License Agreement" within Digital Banking. Some Treasury Management services require Digital Banking, refer to Cash Management Master Agreement and Service Schedules for applicable fees.
 **No insurance is provided on safe deposit box contents. Size and availability vary by location.