

Product Features of Domestic Account Holders 01/01/2019

PERSONAL DEPOSIT ACCOUNTS¹

Personal Regular Checking

- Minimum deposit to open this account is \$500.00
- Minimum average daily balance to avoid a monthly maintenance charge of \$15.00 is \$500.00
- Debits paid in excess of 30 per monthly cycle \$0.25 each (included in monthly maintenance charge)
- Paper Statement per monthly cycle - \$7.50 per account (included in monthly maintenance charge)
- No monthly recurring maintenance charge for Electronic Statements (eStatements), Electronic Documents (eDocuments), and online banking

Personal Money Market Account

- Minimum deposit to open this account is \$5,000.00
- Minimum average daily balance to avoid monthly maintenance charge of \$25.00 is \$5,000.00
- Minimum daily balance to obtain the annual percentage yield (APY) disclosed - \$10,000.00. Account fees may reduce earnings.
- Paper Statement per monthly cycle - \$7.50 per account (included in monthly maintenance charge)
- Excess of six (6) debit transactions per monthly cycle - \$5.00 per item. See below for 3rd Party MMDA Transaction Limitations.[2][3]
- No monthly recurring maintenance charge for Electronic Statements (eStatements), Electronic Documents (eDocuments), and online banking

Personal Savings Account

- Minimum deposit to open this account is \$500.00
- Minimum average daily balance to avoid monthly maintenance charge of \$10.00 is \$500.00
- Minimum daily balance to obtain the annual percentage yield (APY) disclosed - \$1,000.00. Account fees may reduce earnings.
- Excess of six (6) debit transactions per monthly cycle - \$5.00 per item. See below for 3rd Party Savings Transaction Limitations.[2][3]
- Paper Statement per monthly cycle - \$7.50 per account (included in monthly maintenance charge)
- No monthly recurring maintenance charge for Electronic Statements (eStatements), Electronic Documents (eDocuments), and online banking

Personal Super NOW Account

- Minimum deposit to open this account is \$2,500.00
- Minimum average daily balance to avoid monthly maintenance charge of \$15.00 is \$2,500.00
- Minimum daily balance to obtain the annual percentage yield (APY) disclosed - \$2,500.00. Account fees may reduce earnings.
- Debits paid in excess of 30 per monthly cycle \$.25 each (included in monthly maintenance charge)
- Paper Statement per monthly cycle - \$7.50 per account (included in monthly maintenance charge)
- No monthly recurring maintenance charge for Electronic Statements (eStatements), Electronic Documents (eDocuments), and online banking

Personal Certificates of Deposit

- Minimum deposit to open this account and obtain the annual percentage yield (APY) disclosed is \$1,000.00
- Grace period of ten (10) calendar days after maturity to withdraw funds without penalty.
- An early withdrawal penalty may apply if funds are withdrawn prior to maturity and may reduce earnings. Varied options for length of term.
- Interest can be paid monthly, quarterly, semi-annually, annually or at maturity if term is one year or less; otherwise, interest must be paid at least annually.
- Payment methods include – direct deposit to your PNB account, directly to your account at another financial institution, or by check.
- Paper Statement per monthly cycle \$5.00 per account
- No monthly recurring maintenance charge for online banking, and eDocuments

[1] Refer to "Terms and Conditions of Your Deposit Account Disclosure" for specific laws and regulations applicable to these accounts.

[2] Up to six transfers a month permitted to another account of the depositor at the same bank or to third party if by preauthorized, automatic, telephone agreement, or by check, draft, or debit card. If the above number of transactions permitted by law is exceeded on more than an occasional basis, the Bank is required to either close the account or reclassify the account to a transaction account.

[3] Unlimited deposits or withdrawals may be made in person, by mail, or via Automated Teller Machines (ATMs). Up to six (6) third party debit transactions per statement cycle are permitted by law. Transaction monitoring for excessive transactions is determined by posting date of the transactions, not by issuance date. If the above number of transactions permitted by law is exceeded on more than an occasional basis, the Bank is required to either close the account or reclassify the account to a transaction account.

BUSINESS DEPOSIT ACCOUNTS¹

Business Regular Checking

- Minimum deposit to open this account is \$2,500.00
- Minimum average daily balance to avoid a monthly maintenance charge of \$15.00 is \$2,500.00
- Items processed (credits paid, debits paid, items deposited) in excess of 30 per monthly cycle \$0.25 each (included in monthly maintenance charge)
- Paper Statement per monthly cycle - \$7.50 per account (included in monthly maintenance charge)

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No monthly recurring maintenance charge for Electronic Statements (eStatements), Electronic Documents (eDocuments), and online banking

Business Interest Checking

Minimum deposit to open this account is \$5,000.00

Monthly maintenance charge - \$17.50 (no earnings credit)

Per item charge for items paid, credited, or deposited - \$0.15 each (included in monthly maintenance charge)

Minimum daily balance to earn interest - \$5,000.00 and will be paid monthly. Account fees may reduce earnings.

Paper Statement per monthly cycle - \$7.50 per account (included in monthly maintenance charge)

No monthly recurring maintenance charge for Electronic Statements (eStatements), Electronic Documents (eDocuments), and online banking

Business Analysis Checking

Minimum deposit to open this account is \$5,000.00

Monthly maintenance charge - \$17.50 (*)

Per item charge for items paid, credited, or deposited - \$0.15 each (included in monthly maintenance charge)

Paper Statement per monthly cycle - \$7.50 per account (included in monthly maintenance charge)

No monthly recurring maintenance charge for Electronic Statements (eStatements), Electronic Documents (eDocuments), and online banking

(*)Earnings credit of 50% of the 1-Month T-Bill constant maturity rate reported by the Federal Reserve Bank on the 1st business day of each month against daily collected balance to offset monthly charges

BUSINESS IOTA Accounts²

Minimum deposit to open this account is \$0.00

No minimum balance required to earn interest

Requires Operating Account to be opened

No monthly maintenance charge (all other fees apply; e.g. wire transfer fees, checkbook printing fees, etc. will be charged to operating account)

Paper Statement per monthly cycle - \$7.50 per account (itemized as monthly maintenance charge and will be charged to operating account)

No monthly recurring maintenance charge for Electronic Statements (eStatements), Electronic Documents (eDocuments), and online banking

Business Money Market Account

Minimum deposit to open this account is \$5,000.00

Minimum average daily balance to avoid monthly maintenance charge of \$25.00 is \$5,000.00

Minimum daily balance to earn interest - \$5,000.00. Account fees may reduce earnings.

Excess of six (6) debit transactions per monthly cycle - \$5.00 per item. See below for 3rd Party MMDA Transaction Limitations.[3] [4]

Paper Statement per monthly cycle - \$7.50 per account (included in monthly maintenance charge)

No monthly recurring maintenance charge for Electronic Statements (eStatements), Electronic Documents (eDocuments), and online banking

Business Savings Account

Minimum deposit to open this account is \$2,500.00

Minimum average daily balance to avoid monthly maintenance charge of \$10.00 is \$2,500.00

Minimum daily balance to earn interest - \$5,000.00. Account fees may reduce earnings.

Excess of six (6) debit transactions per monthly cycle - \$5.00 per item. See below for 3rd Party Savings Transaction Limitations.[3][4]

Paper Statement per monthly cycle - \$7.50 per account (included in monthly maintenance charge)

No monthly recurring maintenance charge for Electronic Statements (eStatements), Electronic Documents (eDocuments), and online banking

Business Certificates of Deposit

Minimum deposit to open this account and to earn interest is \$1,000.00

Grace period of ten (10) calendar days after maturity to withdraw funds without penalty.

An early withdrawal penalty may apply if funds are withdrawn prior to maturity and may reduce earnings. Varied options for length of term.

Interest can be paid monthly, quarterly, semi-annually, annually or at maturity if term is one year or less; otherwise, interest must be paid at least annually.

Payment methods include – direct deposit to your PNB account, directly to your account at another financial institution, or by check.

No monthly recurring maintenance charge for online banking, and eDocuments

[1] Refer to "Terms and Conditions of Your Deposit Account Disclosure" for specific laws and regulations applicable to these accounts.

[2] IOTAs require application to the Florida Bar and additional documentation is required to open this type of account

[3] Up to six transfers a month permitted to another account of the depositor at the same bank or to third party if by preauthorized, automatic, telephone agreement, or by check, draft, or debit card. If the above number of transactions permitted by law is exceeded on more than an occasional basis, the Bank is required to either close the account or reclassify the account to a transaction account.

[4] Unlimited deposits or withdrawals may be made in person, by mail, or via Automated Teller Machines (ATMs). Up to six (6) third party debit transactions per statement cycle are permitted by law. Transaction monitoring for excessive transactions is determined by posting date of the transactions, not by issuance date. If the above number of transactions permitted by law is exceeded on more than an occasional basis, the Bank is required to either close the account or reclassify the account to a transaction account.

Schedule of Charges - Effective 01/01/2019

Accounts closed within 6 months domestic/international (each)	\$50.00/\$100.00
Account confirmations to auditors (each)	\$25.00
Account inquiry with printout (each)	\$1.00
Account Special Instructions, Subject to Bank's approval; e.g. 2 Signatures Required, Signors with stamp, etc., per account, per month	\$15.00
Additional tax forms (each)	\$5.00
ATM/Debit Cards Fees	
Non PNB ATM transaction fees each - four free terminal transactions per Statement Cycle <u>at Publix(Presto!)</u> ; limit \$525.00 daily (withdrawal or transfer, and terminal owner fees may also apply)	\$3.00
International Transactions (ATM/Debit Card-withdrawal or transfer, and terminal owner fees may also apply) each transaction amount.	1.00%
Point-of-Sale transaction fee	No Fee
Replacement Card (each)	\$5.00
Rush Order Card or PIN replacement (each)	\$100.00
<i>If you use an ATM that is not operated by us, you may also be charged a fee by the operator of the machine and/or by an automated transfer network.</i>	
Call Center-A Telephone Banking center that allows you to have access and manage your accounts at Pacific National Bank directly. The telephone number is: 888.793.4358	No Fee
Cash Management Services (subject to Bank approval)	
Cash Management (with or without additional service-based fees) - per account, per month	\$15.00
Account Reconciliation (per account, per month)	\$10.00
ACH Setup Fee (per account)	\$25.00
ACH Monthly Fee (per account)	\$25.00
ACH Correction Fee (each)	\$5.00
ACH File (Batch - each)	\$1.00
ACH File Deletion (Batch - each)	\$5.00
ACH Maintenance (each occurrence)	\$1.00
ACH Notification of Change (NOC) each	\$1.00
ACH Origination Debit or Credit (per item)	\$0.15
ACH Originated Returned Items>Returns monitored and ACH access may be removed if returns exceed allowable amounts (each)	\$20.00
ACH Origination Same Day - Debit or Credit (requires additional Bank approval) (each)	\$0.50
ACH Origination Same Day Exception Return - Debit or Credit (each)	\$50.00
ACH Origination Unauthorized Entry - Debit or Credit (each)	\$35.00
Bill Pay, per account, per month	\$5.95
Bill Pay Payroll ACH Origination (subject to Bank approval), per item, per account, per month	\$0.15
IP Restrict, per account, per month	\$10.00
Positive Pay, per account, per month	\$25.00
Token (hard or soft), each per month	\$1.00
Wire Transfers, domestic (each)	\$20.00
Wire Transfers, international (each)	\$40.00
Wire Transfers, in foreign currency (each) (must contact bank - not available in Cash Management)	\$55.00
Wire Transfer Notifications (each)	\$1.50
Cash Services	
Rolled Coin (per roll)	\$0.10
Strapped Currency (per strap)	\$0.70
Check printing/deposit slips/endorsement stamps	Printing Cost
Collections*	
Checks/Drafts, clean (per item) <i>Within U.S./Outside U.S.</i>	\$27.50/\$35.00
Documentaries (per item) <i>Within U.S./Outside U.S.</i>	\$32.50/\$55.00
Documentaries with Acceptances (per item) <i>Within U.S./Outside U.S.</i>	\$60.00/\$100.00
Non-Payment/Acceptance per 90 days (each) <i>Within U.S./Outside U.S.</i>	\$30.00/\$40.00
Returned Items (each) <i>Within U.S./Outside U.S.</i>	\$30.00/\$40.00

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Tracer Fee (each) <i>Within U.S./Outside U.S.</i>	\$27.50/\$40.00
<i>~Collections that require courier, taxes, telephone calls, and/or SWIFT services, have additional fees associated with these services as identified within the Letters of Credit charges. Special Documents are subject to agreement by the PNB. Checks drawn against a Canadian Bank are processed as collection items and may be subject to a minimum face value of \$125.00 (plus correspondent bank fees). Canadian banks may require that a U.S. bank maintain an account with them; therefore, some checks may not be processed. ALL collections are subject to the terms and conditions of the Uniform Rules for the Collection of Commercial Papers.</i>	
Courier Services	
Next Day - Domestic, each	\$50.00
Next Day - International, each	\$85.00
Second Day - Domestic, each	\$30.00
Second Day - International, each	\$55.00
Local - Per Trip	\$25.00
Customers' requests responded to by fax (each):	
Within U.S.	\$5.00
Outside U.S.	\$10.00
Credit or Deposit Verifications to Third Party (each)	\$10.00
Customer assisted transfers (each)	\$2.00
Deposit Corrections (each)	\$7.50
Deposit Transfers Between Own Accounts via PNB's Online Banking at www.pnb.com	No Fee
Deposited Items Returned/Rejected/Discrepancies (each)	\$22.50
Dormant Account Charge (additional charge per account, per month, included in monthly maintenance charge)	\$25.00
Estoppel Letter (each)	\$25.00
Imaging Copies (per item)	\$5.00
Insufficient (NSF)/Overdraft/Uncollected Fees*	
NSF/Overdraft/Uncollected Fee per PAID item	\$35.00
NSF/Overdraft/Uncollected Fee per RETURNED item	\$35.00
NSF/Overdraft Interest Charge (business accounts only), per account, per day	17.50%
Overdraft Continuous Daily Fee (after 3 calendar days) per account, per day	\$3.00
<i>"An insufficient (NSF) funds item may be created by check, an in-person withdrawal, ATM withdrawal or other electronic means." Fees charged for NSF/Overdraft/Uncollected Funds items are reflected on the statement in the "Total Overdraft Fee Table".</i>	
Legal - Commercial Reclamation/Garnishment/Levy/Subpoena (per service)	\$125.00
Letters of Credit - see separate Letters of Credit Section below	Various
Locking Bank Bag (each)	\$25.00
Mobile Banking Deposited Items	
Deposited Items Fee, each (domestic customers only) Business	\$0.50
Deposit Amount Limit Monthly (domestic customers only) Business	\$60,000.00
Deposit Amount Limit Monthly (domestic customers only) Personal	\$5,000.00
Number of Items Deposited Monthly (domestic customers only) Personal/Business	5/60
Non-customer Check Cashing Fee (per item)	\$7.50
Notary Service (acknowledgements & certifying copies only), per signature	\$10.00
Official Checks (each)	
Customers	\$11.00
Exchange Check-Non Customers (fee paid in cash only separately)	\$35.00
Online Banking	
Basic access, Business or Personal	No Fee
Business Bill Payment (per account, per month)	\$5.95
Business Bill Payment - ACH Payroll Deposit Origination (per account, per month) subject to Bank Approval	\$5.95
Business Bill Payment - ACH Payroll Deposit Origination (per entry, per account, per month)	\$0.15
Personal Accounts Bill payment	No Fee
Stop Payment ACH (each)	\$35.00
Stop Payment Check (each) for 6 months	\$35.00

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Over the Counter Items (4 items per year no charge)	
Checks, business or personal, per item	\$1.00
Deposit Slips, business or personal, per item	\$1.00
Withdrawal slips, money market or savings, per item	\$1.00
Photocopies (each)	\$1.00
Power of Attorney (one per account)	No Fee
Other Special Instructions (if approved and subject to Bank's approval) per account, per month	\$15.00
Research Requests	
Per hour (1 hour minimum)	\$25.00
Per copy	\$1.00
Returned Mail, per account, per month	\$5.00
Remote Deposit Capture (RDC)	
Installation	\$35.00
Scanner (basic model \$0.00 Lease, must be returned to Bank), other models	Cost
Monthly Fee	\$30.00
RDC Duplicate Item Fee (per item)	\$10.00
Reject/Reentry/Balancing of Deposits (each)	\$10.00
Safe Deposit Boxes	
Drilling for lost/stolen key	Cost
Key deposit fee (each)	\$10.00
Key Replacement Fee (per key)	\$15.00
Late Fee (per box, per month)	\$10.00
Size and Annual Rental Fee*	
3 X 5	\$50.00
3 X 10	\$100.00
5 X 10	\$200.00
7 X 10	\$300.00
10 X 10	\$400.00
<i>*This fee is required up front and non-refundable in all or part if the box is closed prior to the end of the annual rental period. Not all sizes are available at all locations.</i>	
Statements	
Electronic (eStatement), per account, per month	No Fee
Interim, per account, per request	\$5.00
Paper mailed, per account, per month in addition to monthly maintenance charge	\$7.50
Stop Payments	
ACH (each)	\$35.00
Checks (each) for 6 months	\$35.00
Wire Transfers - Incoming	
Incoming Domestic Wire Transfer Fee (each)	\$10.00
Incoming International Wire Transfer Fee (each)	\$15.00
Incoming Domestic Wire Transfer Return (each)	\$25.00
Incoming International Wire Transfer Return (each)	\$35.00
Incoming Wire Transfer Email Notification (each)	\$1.50
Wire Transfers - Outgoing	
Outgoing Domestic Wire Transfer Fee (each)	\$25.00
Outgoing International Wire Transfer Fee - Business (each)	\$45.00
Outgoing International Wire Transfer Fee - Consumer (each)	\$60.00
Outgoing Domestic Wire Transfer Return (each)	\$25.00
Outgoing International Wire Transfer Return (each)	\$35.00
Outgoing Domestic Tracer Fee (each)	\$35.00
Outgoing International Tracer Fee (each)	\$50.00
Outgoing Wire Transfer Email Notification (each)	\$1.50

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Outgoing Wire Transfer in Foreign Currency Fee (each)		\$60.00
Letters of Credit		
Pre-Advice		\$50.00
Issuance	1/4% per quarter or fraction thereof, minimum	\$125.00
Preparation of Documents		\$30.00
Amendments		
Validity/Amount	1/4% per quarter or fraction thereof, minimum	\$125.00
Other Amendments (each)		\$75.00
Negotiation	1/4% Flat minimum	\$125.00
Discrepancies		\$75.00
Acceptances	3% Annual, minimum	\$125.00
Deferred Payment	3% Annual, minimum	\$125.00
Confirmation	1/4% per quarter or fraction thereof, minimum	\$125.00
Advice	1/8% Flat, minimum	\$125.00
Preparation of Documents		\$30.00
Amendments		
Validity/Amount	1/4% per quarter or fraction thereof, minimum	\$125.00
Other Amendments (each)		\$75.00
Negotiation	1/4% Flat minimum	\$125.00
Discrepancies		\$75.00
Acceptances	1.5% Annual, minimum	\$125.00
Deferred Payment	1.5% Annual, minimum	\$125.00
Standby	3/4% per quarter or fraction thereof, minimum	\$300.00
Validity/Amount	3/4% per quarter or fraction thereof, minimum	\$125.00
Other Amendments (each)		\$75.00
Negotiation	1% Flat minimum	\$300.00
Cancellations of Unused Credit (each)		\$75.00
Assignment of Proceeds	1/4% Flat, minimum	\$125.00
Transfer of Letter of Credit	1/2% Flat, minimum	\$125.00
Letters of Indemnity	1/4% per 30 days or fraction thereof, minimum	\$125.00
Translation, if applicable (per L/C)		\$250.00
Research Request		
Within 90 days (each)	minimum	\$75.00
Over 90 days (each)	minimum	\$90.00
SWIFT Full Detail	minimum	\$75.00
SWIFT/Miscellaneous Short/Amendments	minimum	\$40.00
Courier		
Within U.S.	minimum	\$30.00
Outside U.S.	minimum	\$50.00
Fax		
Within U.S.	minimum	\$15.00
Outside U.S.	minimum	\$30.00
Long Distance Calls		
Within U.S.	minimum	\$15.00
Outside U.S.	minimum	\$30.00

and payments are submit to the terms and conditions of the International Chamber of Commerce, Publication 600

Please visit our website for our locations

www.pnb.com