

## Product Features of Domestic Account Holders 06/01/2020

**PERSONAL DEPOSIT ACCOUNTS<sup>1</sup>****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)

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

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

**Personal Interest Checking 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)

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

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

**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.

Excess of six (6) debit transactions per monthly cycle - \$5.00 per item. See below for PNB Transaction Limitations Requirements. [2] [3]

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

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

**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 PNB Transaction Limitations Requirements.[2][3]

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

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

**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.

Electronic Documents (eDocuments), and online banking - No monthly recurring maintenance charge

**[1] Refer to "Terms and Conditions of Your Deposit Account Disclosure" for specific laws, regulations and requirements 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 PNB is exceeded on more than an occasional basis, the Bank may 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 monthly statement cycle are permitted by PNB. 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 PNB is exceeded on more than an occasional basis, the Bank may either close the account or reclassify the account to a transaction account.**

**BUSINESS DEPOSIT ACCOUNTS<sup>1</sup>****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)

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

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

**Business Interest Checking**

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

**Product Features of Domestic Account Holders 06/01/2020**

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.

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

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

**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)

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

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

\*Earnings credit rate set by Pacific National Bank (PNB) on the 1st business day of each month against daily collected balance to offset monthly charges. Rate subject to change without notice.

**BUSINESS IOTA Accounts<sup>2</sup>**

Minimum deposit to open this account is \$0.00

Minimum daily balance to earn interest - no minimum daily balance required

No monthly maintenance charge (all other fees apply; to be charged to another account)

An analysis operating account must be opened at the time of the IOTA account opening

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

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

**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 - \$10,000.00. Account fees may reduce earnings.

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

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

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

**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 \$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 PNB Transaction Limitations Requirements.[3][4]

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

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

**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.

Electronic Documents (eDocuments), and online banking - No monthly recurring maintenance charge

[1] Refer to "Terms and Conditions of Your Deposit Account Disclosure" for specific laws, regulations, and requirements 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 PNB is exceeded on more than an occasional basis, the Bank may 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 PNB. 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 PNB is exceeded on more than an occasional basis, the Bank may either close the account or reclassify the account to a transaction account.

# Pacific National Bank

# Member FDIC

## Schedule of Charges - Effective 10/01/2019

<b>Accounts closed within 6 months domestic/international, each</b>	\$50.00/\$100.00
<b>Account confirmations to auditors, each</b>	\$25.00
<b>Account inquiry with printout, each</b>	\$1.00
<b>Account Special Instructions, Subject to Bank's approval; e.g. 2 Signatures Required, Signors with stamp, etc., per account, per month</b>	\$15.00
<b>Additional tax forms, each</b>	\$5.00
<b>ATM/Debit Cards Fees</b>	
All <b>Publix/Presto!</b> terminal transactions are terminal service charge free; limit \$525.00 daily (withdrawal or transfer).	No Fee
Non PNB ATM transaction fees each; limit \$525.00 daily (withdrawal or transfer, and other 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%
<b><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></b>	
Point-of-Sale transaction fee	No Fee
Replacement Card, each	\$5.00
Rush Order Card, each	\$50.00
<b><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></b>	
<b>Call Center</b> -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
<b>Cash Management Services</b>	
Basic Cash Management - single user with wire transfers (all other fees apply)	No Fee
Cash Management multi-users (with or without additional service-based fees), per account, per month	\$15.00
Account Reconciliation/Positive Pay, per account, per month	\$35.00
<b>ACH Origination</b>	
ACH Setup Fee, per account	\$25.00
ACH Monthly Fee, per account	\$25.00
ACH Monthly Fee Combined Standard and Same Day Origination, per account	\$75.00
ACH Correction Fee, each	\$2.50
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, per item	\$0.15
ACH Origination Returned Items, per item	\$22.50
ACH Origination Returned Items, Invalid/Unable to Locate Account, Revoked or Unauthorized, per item	\$50.00
<b>Bill Pay</b>	
Business Bill payment, per account, per month	\$5.95
Business Bill Payment with ACH Payroll Deposit Origination, per account, per month	\$12.00
Business ACH Payroll Deposit Origination, per item, per account, per month	\$0.15
IP Restrict, per account, per month	\$10.00
Token (hard or soft), each, per month	\$1.00

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<b>SmartPay Biller Direct</b>	
Setup with ACH payments only	\$275.00
Setup with ACH payments and have own Merchant Services Provider for Credit/Debit Card payments per Merchant ID (MID)	\$300.00
Setup with ACH payments and need BridgePay Gateway Processing Services for Credit/Debit Card payments per Merchant ID (MID)	\$340.00
Integration for Auto Billing File Upload	cost from vendor
Monthly Fee per URL Created with ACH payments only	\$175.00
Monthly Fee per URL Created with ACH/Credit Card/Debit Card payments (have own Merchant Services Provider)	\$200.00
Monthly Fee per URL with BridgePay Gateway Processing Services Monthly per Merchant ID (MID)	\$215.00
Transaction Fee per item - ACH/Credit Card/Debit Card	\$0.30
Returned Item Fee, each	\$22.50
Additional Location Setup, each	\$80.00
Additional Location Monthly Fee, each	\$45.00
Additional Location Transaction Fee per item - ACH/Credit Card/Debit Card	\$0.30
<b>SmartPay Express</b>	
Setup with ACH payments only	\$150.00
Setup with ACH payments and have own Merchant Services Provider for Credit/Debit Card payments per Merchant ID (MID)	\$200.00
Setup with ACH payments and need BridgePay Gateway Processing Services for Credit/Debit Card payments per Merchant ID (MID)	\$340.00
Monthly Fee per URL Created with ACH Payments Only	\$40.00
Monthly Fee per URL Created with ACH/Credit Card/Debit Card payments (have own Merchant Services Provider-Credit/Debit Card Gateway Processing)	\$60.00
Monthly Fee per URL with BridgePay Gateway Processing Services Monthly per Merchant ID (MID)	\$70.00
Transaction Fee per item - ACH/Credit Card/Debit Card Payments	\$0.30
Returned Item Fee, each	\$22.50
Additional Location Setup, each	\$80.00
Additional Location Monthly Fee, each	\$45.00
Additional Location Transaction Fee per item - ACH/Credit Card/Debit Card	\$0.30
<b>Wire Transfers</b>	
Domestic, each	\$20.00
International in U.S. Dollars Only, each	\$40.00
<b>Cash Services</b>	
Rolled Coin, per roll	\$0.10
Strapped Currency, per strap	\$0.70
<b>Check printing/deposit slips/endorsement stamps</b>	Cost
<b>Collections*</b>	
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
Tracer Fee, each - <i>Within U.S./Outside U.S.</i>	\$27.50/\$40.00
<i>*Collections that require courier, faxes, 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>	

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## Schedule of Charges - Effective 10/01/2019

### 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](http://www.pnb.com)** No Fee

**Deposited Items Returned/Rejected/Discrepancies, each** \$22.50

**Dormant Account or Escheatable 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 on balance (after 3 calendar days) per account, per day	\$3.00

*"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".*

**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 must be 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 with ACH Payroll Deposit Origination, per account, per month	\$12.00
Business ACH Payroll Deposit Origination, per item, 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
Token (hard or soft), each per month	\$1.50

### 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

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## Schedule of Charges - Effective 10/01/2019

<b>Photocopies, each</b>	\$1.00
<b>Power of Attorney, one per account</b>	No Fee
<b>Other Special Instructions (if approved and subject to Bank's approval) per account, per month</b>	\$15.00
<b>Research Requests</b>	
Per hour, 1 hour minimum	\$25.00
Per copy	\$1.00
<b>Returned Mail, per account, per month</b>	\$5.00
<b>Remote Deposit Capture (RDC)</b>	
Installation	\$40.00
Scanner (basic model \$0.00 Lease, must be returned to Bank), other models	Cost
Monthly Fee	\$35.00
RDC Duplicate Item Fee, per item	\$10.00
Reject/Reentry/Balancing of Deposits, each	\$10.00
<b>Safe Deposit Boxes</b>	
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
<b>Size and Annual Rental Fee*</b>	
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>	
<b>Statements</b>	
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
<b>Stop Payments</b>	
ACH, each	\$35.00
Checks, each for 6 months	\$35.00
<b>Wire Transfers - Incoming</b>	
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
<b>Wire Transfers - Outgoing</b>	
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
Outgoing Wire Transfer in Foreign Currency Fee, each	\$60.00

## Schedule of Charges - Effective 10/01/2019

## 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, each		
Within U.S.	minimum	\$30.00
Outside U.S.	minimum	\$50.00
Fax, each		
Within U.S.	minimum	\$15.00
Outside U.S.	minimum	\$30.00
Long Distance Calls, each		
Within U.S.	minimum	\$15.00
Outside U.S.	minimum	\$30.00

All banking charges outside the U.S. are for applicant's account unless otherwise stipulated. All documentary credits and payments are submit to the terms and conditions of the International Chamber of Commerce, Publication 600 dated June 1, 2007, or any revision thereto.

Please visit our website for our locations

[www.pnb.com](http://www.pnb.com)