



Products, Services and Fee Schedule

At Pennian Bank, we strive to meet the financial needs of the communities we serve with a variety of products and services.

Credit

| Consumer | |
|--|----------------------------|
| CHOICE Home Equity Line of Credit | First Time Homebuyer Loans |
| Home Equity Lines and Loans | FHA Loans |
| Personal Term Loans – Secured and Unsecured | VA Loans |
| Personal Lines of Credit – Secured and Unsecured | Auto Loans |
| Credit Cards | Minute Lender |
| Fixed Rate Mortgages | |
| Construction Loans | |
| Construction Loans | |

| Commercial | |
|-------------------------------------|-----------------------------------|
| Term Loans | Professional Practice Loans |
| Commercial Real Estate Loans | Agriculture Loans |
| Lines of Credit | Farm Service Administration Loans |
| Commercial Construction Loans | Business Minute Lender |
| Credit Cards | |
| Small Business Administration Loans | |

Deposit Services

| Consumer Checking | Consumer Savings |
|---|---------------------------|
| Carefree Checking | Carefree Savings |
| Benefits Checking | Club Accounts |
| Performance Interest Checking | Value Money Market |
| Select Checking | Health Savings |
| Safelink Checking | IRA |
| | Certificates of Deposit |
| Commercial Checking | Commercial Savings |
| Carefree Business Checking | Carefree Business Savings |
| Business Interest Checking | Value Money Market |
| Municipal and Nonprofit Priority Checking | Certificates of Deposit |
| Community Organization Checking | |
| | |



| Other Deposit Services | |
|-----------------------------------|--|
| Debit Cards | Gift Cards |
| Card Controls | Digital Banking |
| Mobile Deposit | Online Account Opening (limited account types) |
| Stop Payments | Safe Deposit Boxes |
| Automated Clearing House (ACH) | Online Bill Pay |
| Money Orders | Cashier's Checks |
| Telephone Banking | ATM |
| Night Deposits | Wire Transfers (Domestic and International) |
| Overdraft Protection | Account Statements (Electronic and Paper) |
| Cash Management (Business only) | Positive Pay (Business only) |
| Merchant Services (Business only) | Remote Deposit Capture (Business only) |
| Direct Deposit | Mobile Wallet |

| Insurance Products | |
|--------------------------------|----------------------------------|
| Vehicle Insurance | Homeowners Insurance |
| Renters Insurance | Mobile Home Insurance |
| General Liability Insurance | Worker's Comp Insurance |
| Errors and Omissions Insurance | Directors and Officers Insurance |
| Pet Insurance | Event Insurance |
| Travel Insurance | Umbrella Insurance |
| Wedding Insurance | Life Insurance |

| Wealth Management Services | |
|--------------------------------|-----------------------|
| Trust Services | Estate Planning |
| Retirement Planning | Investment Management |
| Annuity and Brokerage Services | Financial Planning |

Updated: January 5, 2026



Fee Schedule

OTHER DEPOSIT ACCOUNT CHARGES

| | |
|---|--|
| Christmas Club..... | \$5.00 per withdrawal prior to disbursement date |
| Dormant account monthly fee **..... | \$5.00 |
| Duplicate Statement | \$7.00 |
| Foreign Check Collection (plus exchange rate)..... | \$5.00 |
| Indemnity bond..... | \$5.00 |
| Interim Statement (out of cycle)..... | \$7.00 |
| Overdraft Fee per item*..... | \$37.00 |
| Overdraft Representment Fee per item *..... | \$37.00 |
| Personalized Checks..... | Prices Vary |
| Reconcilement of Statement..... | \$15.00 |
| (per 1/2 hour or fraction thereof, \$15 minimum) | |
| Research Checking..... | \$15.00 Savings. \$6.00 |
| (per 1/2 hour plus \$.50 each copy) | |
| Return Item/Non-sufficient Funds (NSF) Fee per item*..... | \$37.00 |
| Return Item/Non-sufficient Funds (NSF) Representment Fee per item*..... | \$37.00 |
| Returned Deposited Item (per item)..... | \$12.00 |
| Statement Copy | \$7.00 |
| (requesting a previous statement) | |
| Statement Printout (teller) | \$0.50 per page |
| Stop Payment. | \$37.00/Item \$60.00/Series |
| Tax Club..... | \$5 per withdrawal prior to automatic disbursement dates |
| Transfer for overdraft protection..... | \$7.00 |
| Vacation Club. | \$3 per withdrawal over 6 |

OTHER MISCELLANEOUS CHARGES

| | |
|---|-----------------------|
| ATM card expedited fee. | \$60.00 |
| ATM card replacement fee. | \$10.00 |
| ATM transaction fee (not-on-us) | \$1.50 |
| Cashier's Check..... | \$7.00 |
| Collection Item/Sight drafts. | Greater of 1% or \$10 |
| Fax Transmittal (per page)..... | \$5.00 |
| Foreign Currency. | \$35.00 |
| Microfilm copies. | \$0.50 |
| (per copy plus research time) | |
| Money Order..... | \$3.00 |
| Night Deposit Bag (non-refundable)..... | \$15.00 |
| Night Deposit Key (refundable)..... | \$3.00 |
| Photocopies (per copy)..... | \$0.50 |

OTHER MISCELLANEOUS CHARGES (CON'T)

| | |
|---|------------------------|
| Research (non-Deposit)..... | \$6.00 |
| (per 1/2 hour plus \$.50 each copy) | |
| Safe Deposit Box..... | Price varies with size |
| Safe Deposit Rental Late Payment..... | \$10.00 |
| Safe Deposit Box Drilling..... | Actual Cost |
| Safe Deposit Box Inventory..... | \$25.00 per hour |
| (\$15 minimum charge) | |
| Safe Deposit Box Key (replacement/lost) | \$10.00 |
| Security Transactions: | |
| Per security plus broker fee..... | \$15.00 |
| Stock transfer excluding FCFC..... | \$5.00 |
| To purchase US Treasury..... | \$50.00 |
| Signature Guarantee (per document) | \$5.00 |
| Tax Lien/Garnishment..... | \$100.00 |
| Treasury Transaction..... | \$15.00 |
| (per transaction plus Federal Reserve cost) | |
| VISA Gift Cards..... | \$3.95 |
| Wire Transfers: | |
| Incoming Domestic..... | \$15.00 |
| Outgoing Domestic..... | \$20.00 |
| Incoming Foreign..... | \$35.00 minimum |
| Outgoing Foreign..... | \$35.00 minimum |

NON-CUSTOMER FEES

| | |
|-------------------------------|----------------------|
| Check Cashing (per check) | |
| Comchek..... | \$10.00 |
| Approved 1.00% or..... | \$6.00 minimum |
| Coin Counting | |
| \$20.00 or less..... | \$2.00 |
| \$20.01 to \$200..... | \$5.00 |
| \$200.01 and greater..... | 5% of amount counted |
| Corporate Coupons..... | Federal Reserve |
| Fax Transmittal per page..... | \$5.00 |

* The per Return Item/Non-sufficient Funds (NSF), Return Item/Non-sufficient Funds (NSF) representment, overdraft fee may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.

** An account is considered Dormant if there has been no customer initiated activity for a period of one (1) year on checking and club accounts and two (2) years on saving and money market accounts.