



## 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



**PennianBank®**

## 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 Representation 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)  
     Representation 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

## Fee Schedule

## OTHER MISCELLANEOUS CHARGES (CONT)

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) representation, 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.