



Account Services

Account closeout (within 180 days)	\$35.00
Check Order Fee	Varies based on style
Counter Check Page (MICR encoded) -3 per sheet	\$1.50
Credit Reference	\$10.00
Monthly dormant account fee after one year of inactivity (checking accounts only)	\$5.00
Non-Sufficient Funds (NSF)*	
Paid or Returned Item Checking*	\$36.00
Savings*	\$15.00
Item Collection**	
Incoming Domestic	\$25.00
Outgoing Domestic	\$30.00
Incoming International	\$40.00
Outgoing International	\$40.00
Legal Process per occurrence: Tax levies, garnishments, attachments, etc.	\$100.00
Returned Deposited Item and/or Cashed Item Fee	\$12.00
Stop Payment Fee	\$36.00
Verification of Deposit or Loan	\$20.00
Wire Transfers**	
Incoming Domestic Wire	\$20.00
Outgoing Domestic Wire	\$30.00
Incoming International Wire	\$20.00
Outgoing International Wire	\$50.00
Wire Return Fee	\$25.00
Paper Statement Fee	\$3.00

Safe Deposit Boxes (availability varies by location)

2 x 5	
Annual charge with ACH	\$40.00
Annual charge without ACH	\$45.00
3 x 5	
Annual charge with ACH	\$45.00
Annual charge without ACH	\$50.00
5 x 5	
Annual charge with ACH	\$55.00
Annual charge without ACH	\$60.00
3 x 10	
Annual charge with ACH	\$70.00
Annual charge without ACH	\$75.00
5 x 10	
Annual charge with ACH	\$90.00
Annual charge without ACH	\$95.00
10 x 10	
Annual charge with ACH	\$130.00
Annual charge without ACH	\$135.00
30 day late payment fee	\$15.00
Lost key replacement	\$30.00
Drilling cost	\$175.00

Personal Schedule of Fees

Online Banking Services

Monthly Service	No Charge
Bill Payment Service	No Charge
Copy of Bill Payment Item	\$12.00
Stop or reversal of bill payment item	\$36.00
Bill Payment same day	\$10.95
Bill Payment overnight	\$14.95
Bill Pay Research Request	\$28.00

Research Services

Statement Copy	\$6.00
Check Copy	\$3.00
Fax Request	\$1.00
Extensive Research, per hour	\$25.00
Special Statement Handling Fee	\$10.00
Photocopies, per page	\$0.50

ATM/Debit Card Services

Peoples Bank ATM	
Withdrawal, Transfer, Inquiry	No Charge
Non Customer	\$3.50
Non Peoples Bank ATM	
Withdrawal or Transfer	No Charge**
Inquiry	No Charge**
Rush Delivery Fee	\$30.00

Other Services

Cashier's Check (customers only)	\$10.00
Foreign Currency Orders**	\$10.00
Additional Foreign Currency Orders - per currency type	\$5.00
Foreign Currency Shipments	\$25.00
IRA/Rollover/Transfer	\$55.00

Effective 1/1/26

*An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid. Resubmission of transactions made by you that were previously returned unpaid, are subject to assessing multiple NSF fees if presented more than once against insufficient funds.

**Services are subject to additional fees that may be charged by third parties or other banks.