

Putnam Bank Schedule of Fees

Effective: 8-15-2011

	Per Item Charge
Account Reconciliation.....	\$25 per hr/\$25 minimum
ATM (Automated Teller Machine)	
Putnam Bank ATM Locations	No Charge
Transaction Fee at another bank	1.00
ATM/Check Card Replacement Fee	10.00
Automated Telephone Transfer	No Charge
Cashier Checks (customer only).....	5.00
Certified Checks	15.00
Counter Checks25
Coupon Collection, per envelope	15.00
Domestic Collection Fee	15.00
Domestic Wire Transfers	
Outgoing.....	20.00
Incoming	10.00
Dormant Deposit Account – No activity within	
the last 18 months	2.00 per month
Employee-Assisted Telephone Transfer	3.00
Health Savings Account Transfer Fee	25.00
Overdraft or Returned Item Fee (Non-Sufficient	
Funds (NSF) / Uncollected Funds (UCF)).....	26.00
IRA Transfer Fee.....	25.00
IRS Penalty / Missing or Incorrect TIN	50.00
Lock Box Fee.....	100.00
Lost Passbook Fee	5.00
Money Market Account Excess Activity Fee.....	9.50
Savings Account Excess Activity Fee	9.50
Money Orders (customer only)	3.00
New Accounts closed within 3 months	10.00
Night Deposit Bag with lock per bag	20.00
Night Deposit Bag without lock per bag.....	4.00
Night Drop Replacement Key	5.00
Notary Fee (non-customer).....	5.00
Overdraft Protection Fee (Debit Transfer Charge).....	5.00
Photocopies of Paid Checks, Money Orders	
or Cashier Checks	4.00
Photocopies per page.....	.25
Process of Levy, Garnishment or Attachment.....	40.00
Research Fee.....	\$25 per hr/\$25 minimum
Return Deposited Item.....	10.00

	Per Item Charge
Special Statement Printout.....	5.00
Stop Payments.....	25.00
Undeliverable Statement – returned mail	2.00
Visa Gift Card (customer only).....	4.95

International Services

Foreign Check Collection (cash letter method)	
per item plus Correspondent Bank Fees.....	5.00
Foreign Currency Purchase plus delivery and	
Correspondent Bank Fees.....	5.00
Foreign Currency Redemption plus delivery	
and Correspondent Bank Fees.....	5.00
International Check Collection:	
Foreign.....	25.00 plus Correspondent Bank Fees
U.S. Dollar.....	45.00 plus Correspondent Bank Fees
International Drafts plus delivery and	
Correspondent Bank Fees.....	2.00
International Draft Stop Payments.....	25.00
International Wire Transfer – Outgoing.....	40.00
International Wife Transfer – Incoming.....	40.00

Safe Deposit Boxes

Annual Rental Fee★

2x5.....	\$30.00	3x10.....	\$ 55.00
3x5.....	35.00	5x10.....	75.00
5x5.....	50.00	10x10.....	125.00
Late Fee.....			10.00
Lost Key.....			15.00
Box Drilling.....			150.00

★ Non-Deposit Customers Add \$20.00

Mortgage Fees

Mortgage Release Duplication	25.00
Partial Release of Mortgage (1 st request	100.00
Subordination Fee.....	100.00

Per Item Charge

Business Banking Fees

Classic Business Checking Account

Monthly Maintenance Fee.....	12.00
Checks Paid.....	.15
Items Deposited.....	.12
Per Deposit Ticket.....	.25

Small Business Checking Account

Daily Minimum Balance of \$2,500	No Charge
Below Daily Minimum.....	10.00
Credit Transaction above 10025
Debit Transaction above 100.....	.25

Basic Business Checking Account

Daily Minimum Balance of \$500	No Charge
Below Daily Minimum.....	5.00
Credit Transaction above 1025
Debit Transaction above 1025

Consumer Online Banking Fees

Inactive Online Bill Payment Service (No activity	
for 2 months).....	5.00 per month
Active Personal Online Banking	No Charge
Active Personal Online Bill Payment Service No Charge	
Bill Payment Vendor Returned Item Fee.....	25.00

Per Item Charge

Business Online Banking Fees★

Basic Business Online Banking Service.....	5.00
With Bill Payment	10.00
Business Online Banking Service.....	10.00
Plus Online Banking Payment.....	12.50
Premium Business Online Banking Service.....	17.50
ACH (Direct Deposit).....	.10
Domestic Wire Incoming.....	10.00
Domestic Wire Outgoing.....	15.00
Stop Payment.....	15.00
Tax Payment.....	1.50
Book Transfer10
Bill Payment Vendor Returned Item Fee.....	25.00
★ Save \$3.00 per month by choosing eStatements	

The above fees may be assessed against your account. We reserve the right to change these fees at any time.



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