

# Putnam Bank Schedule of Fees

Effective: 6/5/2017

	Per Item Charge
Account Reconciliation	25.00 per hr/25.00 min
ATM (Automated Teller Machine)	
Putnam Bank ATM Locations	No Charge
Transaction Fee at another bank	1.50
(to include balance inquiries and transfers)	
ATM/Check Card Replacement Fee	10.00
Automated Telephone Transfer	No Charge
Cashier Checks (customer only)	3.00
Certified Checks	15.00
Counter Checks	0.25
Domestic Wire Transfers	
Outgoing	20.00
Incoming	10.00
Dormant Deposit Account – No activity within the last 12 months	7.00 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))	30.00
IRA Transfer Fee	25.00
IRS Penalty / Missing or Incorrect TIN	50.00
Lock Box Fee	100.00
Lost Passbook Fee	10.00
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, first bag	No Charge
Night Deposit Bag with lock, additional bags	20.00
Night Deposit Bag without lock per bag	4.00
Night Drop Replacement Key	5.00
Notary (customer only)	No Charge
Overdraft Protection Fee (Debit Transfer Charge)	5.00
Photocopies of Paid Checks, Money Orders or Cashier Checks	4.00
Photocopies per page	0.25
Process of Levy, Garnishment or Attachment	50.00
Research Fee	25.00 per hr/25.00 min
Return Deposited Item	12.00
Remote Deposit Capture	50.00
Special Statement Printout	7.00
Stop Payments	30.00
Undeliverable Statement – returned mail	5.00

## Safe Deposit Boxes

Annual Rental*		
2x5.....	30.00	3x10.....60.00
3x5.....	35.00	5x10.....85.00
5x5.....	50.00	10x10.....140.00
Late Fee		10.00
Lost Key		30.00
Box Drilling		150.00

\*Non-Deposit Customers Add \$20.00

	Per Item Charge
<b>International Services</b>	
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 Wire Transfer – Incoming	40.00

## Mortgage

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

## Business Banking

<b>Success Checking</b>	
Transactions over 75* (per transaction)	0.25
Inactive business debit card	5.00 per month
<b>Small Business Checking</b>	
Daily Minimum Balance of \$1,500	No Charge
Below Daily Minimum	10.00
Transactions over 200* (per transaction)	0.25
<b>Commercial Checking</b>	
Monthly Maintenance Fee	12.00
Checks Paid	0.15
Items Deposited	0.12
Per Deposit Ticket	0.25

\*See account disclosure for details.

## Consumer Online Banking

Personal Online Banking & Bill Payment Service	No Charge
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## Business Online Banking

Ask for information about options and applicable charges.

## Miscellaneous Online Banking

Bill Payment Stop Payment Fee	30.00
Popmoney® Stop Payment Fee	30.00
Bill Payment Vendor Return Item Fee	20.00
Bill Payment NSF Item Fee	30.00
Same Day Electronic Bill Payment Fee	9.95
Overnight Bill Payment Check Fee	12.95
Bill Payment Check Image Fee	10.00

Miscellaneous Online Banking Fees Effective: 5/2/2017

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

**Putnam Bank**

TOGETHER WE MAKE A DIFFERENCE

Telephone Banking: 1-877-928-6501

Toll Free: 1-800-377-4424

putnambank.com

pbold.com



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