

Personal Accounts Schedule of Fees

Effective August 15, 2016

Account Verification	Customer Requested Account Verification Letter	\$10.00	
	Third Party Requested Account Verification	\$15.00	
	Account Re-Verification	\$10.00	
ATM Transactions	NB AZ ATM Transaction ¹	No Charge	For using another bank's ATM to complete any transaction. In addition fees from other bank may apply.
	Non-NB AZ ATM Transaction ¹	\$3.00	
	Non-NB AZ ATM Inquiry ¹	\$2.00	
	International ATM/Debit Transaction	3% of US \$	
Cashier's Checks	Non-Customer	\$10.00	
	Customer	\$6.00	
Collection Fee	Domestic (In/Out)	\$25.00	
	International (In/Out)	\$40.00	
Foreign Exchange	Buy Currency from Customer	No Charge	
	Buy Checks	\$30.00	
	Sell Currency to Customer	\$25.00	
	Sell Drafts	\$15.00	Other than qualified Canadian
Legal Processing	Garnishment	\$100.00	
	Levy	\$100.00	
	Subpoena	\$100.00	
Online Banking	Online Access	No Charge	
	Online Access with Bill Pay	No Charge	
	PC Banking Access	No Charge	Quicken, Quickbooks, Money, etc.
	PC Banking Access with Bill Pay	\$4.95	Quicken, Quickbooks, Money, etc.
	Mobile Banking	No Charge	Web browser and mobile app access. Message and data charges from service provider may apply.
	Mobile Banking with Bill Pay	No Charge	
	eStatements & eNotices	No Charge	Receive electronic statements and notices. Must be enrolled in Online Banking.
	Expedited Payment	\$14.99	When using bill pay to make overnight payment.
	Popmoney® Transfer Services:	Fees Associated with using Popmoney® Transfer services	
	Request Money	\$1.00	
	Send Money - Email Template	\$0.25	
	Send Money - Standard Delivery	\$1.00	
Send Money - Next Day Delivery	\$3.00		
Overdraft Transactions	Non-Sufficient Funds Fee	\$33.00	Applies to checking and interest-bearing accounts; fee applies to each paid or returned item if the account is overdrawn more than \$10.00, up to a maximum of five (5) fees per business day.
	Daily Overdraft Fee	\$5.00	Assessed to accounts overdrawn for more than four (4) consecutive calendar days. The fee will be charged on the 5 th day, and each subsequent calendar day the account is overdrawn more than \$10, for a maximum of 30 calendar days.
	Deficit Funds Transfer	\$10.00	Per overdraft covered by transfer from linked deposit account.
	Credit Reserve Line Transfer (subject to credit approval)	\$10.00	Per overdraft covered by transfer from linked line of credit.

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Returned Items	Deposited Item Return Fee	\$12.00		
	Deposited Item Return Fee – Special Handling	Per Custom Quote		
Safe Deposit Boxes	Box sizes listed are not available at all locations. Contact branch for availability			
	2x5	\$24.00	4x5 \$33.00 5x16 \$120.00 8x20 \$245.00 10x20 \$245.00 15x15 \$262.00	
	2x10	\$39.00	5x5 \$36.00 6x10 \$76.00 9x10 \$109.00 11x13 \$185.00 15x24 \$343.00	
	3x5	\$27.00	4x10 \$60.00 7x10 \$82.00 10x10 \$125.00 12x12 \$125.00 15x32 \$491.00	
	3x10	\$44.00	5x10 \$65.00 8x10 \$98.00 10x15 \$191.00 15x10 \$191.00	
		Safe Deposit Box Drill Fee	\$75.00	
	Safe Deposit Box Re-Key Fee	\$75.00		
	Safe Deposit Box Late Payment Fee	\$10.00		
Statement Services	Check Copy	\$10.00		
	Check Images	No Charge		
	Interim Statement	\$10.00		
	Paper Statements/Combined Statements	No Charge		
	Research	\$4.00 per item		
	Statement Copy	\$10.00		
Stop Payments	Stop Payment – Check	\$30.00		
	Stop Payment - Debit	\$30.00		
	Stop Payment – Cashier’s Check	\$40.00		
	Stop Payment – Popmoney®	\$30.00		
Wire Transfers	Domestic Incoming	\$11.00		
	Domestic Incoming with Email Notification	\$12.00		
	Domestic Incoming with Fax Notification	\$14.00		
	Domestic Incoming with Email & Fax Notification	\$16.00		
	Domestic Outgoing	\$22.00		
	Domestic Outgoing with Email Notification	\$23.00		
	Domestic Outgoing with Fax Notification	\$25.00		
	International Incoming	\$30.00		
International Outgoing	\$40.00			
Additional Account Fees & Services	Account Closure Fee	\$50.00	If account is closed within first 90 days.	
	Dormant Account	\$8.00	Charged after 24 months of inactivity* on interest bearing accounts and 12 months on non-interest bearing accounts.	
	Fax/Scan	\$4.00 + \$0.50 per page		
	myPHOTOcard® Customization	\$4.95	First customization is free for primary and secondary cardholder. Each additional card and/or customization is \$4.95 per card.	
	Overnight Card Delivery	\$30.00		
	IRA Trustee To Trustee Transfer	\$35.00		

*Accounts are considered inactive when there is no customer initiated debit or credit activity or contact, other than automatic interest payments or deduction of services charges.

¹ No fees for using a ZB, N.A. ATMs