

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	
	Non-NB AZ ATM Transaction ¹	\$3.00	For using another bank's ATM to complete any transaction. In addition fees from other bank may apply.
	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						
Additional Account Fees & Services	International Outgoing					\$40.00						
	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