

# **Schedule of Fees and Charges**

## **For Business Accounts**

Effective Date  
April 20, 2015



Account Closed prior to 120 days ..... \$20.00

ATM Fees at Non-Preferred Bank ATMs\*:

Withdrawal (per Withdrawal) ..... \$1.50

Transfer Fee (per Transfer) ..... \$1.50

\* Third parties (merchants, financial institutions, etc.) involved in processing an Electronic Funds Transfer may assess additional transaction fees for transactions made at their terminals or machines. These fees may be included in the total transaction amount that is withdrawn from your account and shown on your Preferred Bank account statement.

Preferred Bank Checks Cashed for Non-Customer(s)

..... \$5.00 (per check)

Check Printing Fees ..... Prices May Vary

Collections (Items Sent for Collection):

Incoming (Domestic) ..... \$20.00

Outgoing (Domestic) ..... \$20.00

Incoming (Foreign) ..... \$30.00

Outgoing (Foreign) ..... \$30.00

Currency Deposited (per \$1,000) ..... \$1.25

Currency Furnished (per \$1,000) ..... \$1.25

Debit Card Replacement ..... \$3.00

Deposit Correction ..... \$3.00

Excess Activity:

Excessive Withdrawal Fee for Business Money Market

Accounts ..... \$10.00

Excessive Withdrawal Fee for Business Savings

Accounts ..... \$1.00

When transaction limits exceed those specified, per statement cycle, in the Deposit Agreement and Disclosure.

Foreign Draft Issuance (per item) ..... \$30.00

Foreign Item Return Fee (plus other banks' charges associated with the returned foreign item that may be assessed to Preferred Bank) ..... \$10.00

Hold Statement Fee (per month/per account)..... \$2.00

Internal Revenue Service Penalties:

Failure to Furnish TIN ..... \$50.00 for each failure

If you fail to furnish your correct Taxpayer's Identification Number (TIN) to us, you are subject to an Internal Revenue Service penalty of \$50.00 for each failure unless it is due to reasonable cause and not willful neglect.

Legal Process Received..... \$75.00\*

\*Additional research-related fees may apply. Please refer to the Research pricing section of this brochure.

Negotiable Instruments:

Cashier's Check ..... \$7.00 (Per Check)

Non-Sufficient Funds:

Overdraft Fee (paid item) ..... \$25.00

Your check or ACH debit presented and paid against insufficient funds. Maximum daily Overdraft Fees are capped at \$100.00.

Returned Item Fee (returned item) ..... \$25.00

Your check or ACH debit presented and returned unpaid against insufficient funds. Maximum daily Returned Item Fees are capped at \$100.00.

## Notary:

Notarization ..... No Fee

Notary services are offered at some locations and are available only to Preferred Bank customers and employees.

Notice of Escheatment ..... \$2.00

## Research

Labor per hour or fraction thereof ..... \$35.00

Copy of Statement previously issued..... \$5.00

Copy of a previously paid Check ..... \$3.00

Copy of Deposit Slip ..... \$3.00

Copy of Deposited Item ..... \$3.00

Faxes (each page) ..... \$1.00

Returned Deposited Item ..... \$10.00

Your deposited/cashed check, item, or draft returned to us unpaid.

Redeposit of returned deposited item (per item) ..... \$2.50

## Safe Deposit Box - Annual Fees

Prices vary depending on the box size. All boxes are subject to availability and are not available at every branch. For additional information you may contact your local branch.

3" x 5" ..... \$30.00

5" x 5" ..... \$40.00

3" x 10" ..... \$50.00

6" x 10" ..... \$75.00

10" x 10" ..... \$120.00

10" x 15" ..... \$175.00

Key Deposit ..... \$10.00

Key Replacement ..... \$10.00

Drilling ..... Actual Cost

## Stop Payment - New or Renewal

ACH (per item) ..... \$25.00

Includes preauthorized electronic debits

Checks Issued (per item) ..... \$25.00

Cashier's Check (per item) ..... \$25.00

Post Dated Check (per item) ..... \$25.00

## Wire Transfers

Incoming - Domestic ..... \$10.00

Outgoing - Domestic ..... \$30.00

Incoming - Foreign ..... \$10.00

Outgoing - Foreign ..... \$30.00

Tax Payment via Wire Transfer ..... \$30.00

Tracer Request/Amendment - Domestic ..... \$10.00

Tracer Request/Amendment - International ..... \$20.00

Reverse Wire ..... \$15.00

Preferred Bank offers a wide array of Treasury Management Services. For more information about these products and services, please contact your account officer, relationship manager, or local branch office. Additional details and pricing are available upon request.

Preferred Bank reserves the right to make changes on fees due to policy or regulatory changes at any time. Except as otherwise required by law, fees are subject to change without prior notice.

Effective April 20, 2015, this Schedule of Fees and Charges for Business Accounts supersedes any previous brochure or fee schedule you may have in your possession.

[www.preferredbank.com](http://www.preferredbank.com)

**PREFERRED BANK**

**(888) 673-1808**

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