

Disclosure of Fees and Service Charges

SERVICE DESCRIPTION	FEE
Account Research	\$30.00 per hour
ACH Return	\$15.00 per item
Cashier's Check (client request)	\$10.00 per check
Debit Card Replacement Fee (after first occurrence) Rush Order Fee	\$5.00 per card \$50.00
Check Copy	\$2.00 per copy
Collection Items Domestic Item Collection Foreign Item Collection	\$20.00 per item \$35.00 per item
Courier Pick-Up (business clients only)	\$15.00 per item
Deposited Item Returned Unpaid (business accounts only)	\$15.00 per item
Dormant Account Fee	\$5.00 per month after 1 year of no activity
Foreign Currency Purchase or Exchange (\$250 minimum)	\$15.00 per transaction
Levy or Garnishment Processing	\$100.00
Mastercard Cross Border Fee (Fee is originated by Mastercard)	0.90% of the U.S. Dollar value of any transaction conducted at a non-U.S. merchant or location.
Mastercard Currency Conversion Fee (Fee is originated by Mastercard)	0.20% of the U.S. Dollar value of any transaction where a conversion to a non-U.S. Dollar denomination occurs.
Notary Services	No Charge
NSF/Overdraft Paid Item Fee Returned Item Fee (business accounts only)	\$30.00 per item \$30.00 per item per presentment**
Previous Periodic Statement Copy	\$5.00 per copy
Safe Deposit Box Annual Rent Late Fee on Annual Rent Lost Key/Box Drilling	Varies depending on box size. \$5.00 \$150.00
Special Handling Multiple Signature Requirements Special Handling on Paid Items Returned Deposited Item Special Handling	\$25.00 per month, \$0.50 per item \$18.00 per item
Stop Payment	\$38.00 per item
Wire Transfer Domestic – Incoming Domestic – Outgoing Commercial Outgoing Online (business clients only) International – Incoming International – Outgoing International – Outgoing Online	\$15.00 per wire transfer \$40.00 per wire transfer \$15.00 per wire transfer \$15.00 per wire transfer \$60.00 per wire transfer \$35.00 per wire transfer
Zelle® Transaction Fee (business clients only) Incoming Payment Outgoing Payment	\$0.50 per incoming payment \$0.50 per outgoing payment

Incoming and outgoing payment fees will come out of the associated Pinnacle business account the following business day after the transaction for payment is sent or received.

** Items, such as an ACH debit or a check, can be presented for payment multiple times. Each time an item is presented for payment and returned, an NSF Returned Item Fee may be charged. Please see Disclosures and Deposit Account Agreement for additional information.