

Checking

*FREE Account

Initial Deposit to Open	\$25
<i>No Minimum Balance Service Charge</i>	

Rewards Account

Initial Deposit to Open	\$25
<i>Includes Rewards</i>	
Service Charge	\$6 Per Month

Premium Rewards Account

Initial Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
Service Charge	\$9 Per Month

Interest Account¹

Initial Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
Minimum Average Daily Balance to Waive Service Charge	\$5,000 or \$50,000 in eligible balances
Service Charge	\$12 Per Month
<i>No Minimum Balance to Earn Interest</i>	

Fresh Start (BankOn Certified)

<i>Not eligible for checks or starter checks</i>	
Initial Deposit to Open	\$25
Service Charge	\$4 Per Month

Digital Payments

(Available through Online and Mobile Banking)

Zelle® (P2P)

Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation ⁴	\$25 Per Request

Bill Pay

Regular Payment	No Fee
Next Day Payment	No Fee
Overnight Check	No Fee
Stop Payment	\$30 Per Request

External Transfers

TransferNow	No Fee
-------------	--------

Wire Transfers

Outgoing-Domestic	\$10 Per Wire
-------------------	---------------

In Person Payments

Cashier's Checks

Cashier's Checks	\$8 Per Check
------------------	---------------

Collections and Foreign Check Processing

All Check Collections	\$50 Per Collection
Canadian Check Processing	\$10 Per Presentment ⁸
All Other Foreign Check Processing	\$30 Per Presentment ⁸

External Transfers

<i>Must be scheduled by 9:30am PT for same day guarantee</i>	
Pre-Authorized Transaction - Same Day	\$10 Per Transfer

Wire Transfers

Incoming	\$15 Per Wire
Outgoing—Domestic	\$25 Per Wire
Outgoing—International	\$45 Per Wire

* Nonsufficient Funds Fees may apply.

⁸ Presentment refers to items such as checks and electronic (ACH) transactions.

¹ Interest is compounded daily and paid monthly.

² Minimum balance calculation based on daily balance.

³ Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and/or check copies.

⁴ Payment cancellations are available if recipient has not yet enrolled in Zelle®. For recipients already enrolled in Zelle®, senders will be unable to cancel a payment.

⁵ Safe Deposit Box Annual Rent Schedule available upon request. Rentals for existing clients only

⁶ Overdraft Protection covers checks, automatic payments and recurring payments, as long as funds are available in the linked account to cover the transaction.

⁷ Overdraft Line of Credit covers checks, ATM withdrawals, debit card purchases, automatic payments, and recurring payments, up to credit limit.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Savings & Money Market

Money Market¹

Initial Deposit to Open	\$25
Minimum Balance ² to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
Minimum Balance to Earn Interest	\$1,000

High Yield Money Market¹

Promotion may be discontinued at any time

Initial Deposit to Open	\$25
Minimum Balance ² to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
<i>No Minimum Balance to Earn Interest</i>	

Platinum Money Market¹

Promotion may be discontinued at any time

<i>Requires a checking account and \$25,000 new money to open.</i>	
Initial Deposit to Open	\$25,000
Service Charge	\$10 Per Month
Minimum Balance ² to Waive Service Charge	\$1,000

Savings¹

Initial Deposit to Open	\$25
Minimum Balance ² to Waive Service Charge	\$100
Service Charge	\$3 Per Month
Minimum Balance to Earn Interest	\$100

Start Savings¹

Requires a checking account to open.

Initial Deposit to Open	\$25
<i>No Minimum Balance Service Charge</i>	
<i>No Minimum Balance to Earn Interest</i>	

Minor Savings¹

No Minimum Balance Service Charge - Under Age 18

Initial Deposit to Open	\$10
Minimum Balance to Earn Interest	\$10

Save at School Savings¹

Only available to elementary school aged minors part of an active Save at School program.

No Minimum Balance Service Charge

Initial Deposit to Open	\$5
Minimum Balance to Earn Interest	\$5

Overdraft Services

Overdraft Protection⁶

Funds transfer from another account in case of an overdraft. Setup required.

Setup Fee	No Fee
Overdraft Transfer Fee	No Fee

Overdraft Line of Credit⁷

Funds transfer from line of credit in case of an overdraft.

Application Fee	\$33
Overdraft Transfer Fee	No Fee

Other Fees & Services

Card Replacement - Standard Service	\$5 Per Card
Card Replacement - Expedited Service	\$40 Per Card
Check Images with Monthly Statement	\$5 Per Month
Inactive Account Fee - Checking only	\$5 Per Month
<i>Assessed after 270 days without activity</i>	
Legal Processing	\$75 Per Occurrence
Loan Payment - Returned Check Fee	\$20 Per Presentment ⁸
Nonsufficient Funds Fee (NSF)	
ATM or Everyday Debit Card Transactions	No Fee
Insufficient Funds Charge (Returned)	\$30 Per Presentment ⁸
Insufficient Funds Charge (Paid)	\$30 Per Presentment ⁸
Daily Maximum	3/day or \$90
Notary Services	No Fee for Existing Clients
Research Fee	\$30 per hour
Safe Deposit Box Key Deposit ⁵	\$20
Safe Deposit Box Drilling ³	Varies by Location
Stop Payment	\$30 Per Request
VISA International Transaction Fee	1% Per Transaction
VISA International Transaction Fee	1% Per Transaction