

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)	\$5.00 per card
Rush Order Fee	\$50.00
Check Copy	\$2.75 per copy
Collection Items	
Domestic Item Collection	\$20.00 per item
Foreign Item Collection	\$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	\$6.00 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	\$30.00 per item
Returned Item Fee (business accounts only)	\$30.00 per item per presentation**
Previous Periodic Statement Copy	\$5.00 per copy
Safe Deposit Box	
Annual Rent	Varies depending on box size.
Late Fee on Annual Rent	\$12.00
Lost Key/Box Drilling	\$150.00
Special Handling	
Multiple Signature Requirements Special Handling on Paid Items	\$25.00 per month, \$0.50 per item
Returned Deposited Item Special Handling	\$18.00 per item
Stop Payment	\$38.00 per item
Wire Transfer	
Domestic – Incoming	\$15.00 per wire transfer
Domestic – Outgoing	\$40.00 per wire transfer
Commercial Outgoing Online (business clients only)	\$15.00 per wire transfer
International – Incoming	\$15.00 per wire transfer
International – Outgoing	\$60.00 per wire transfer
International – Outgoing Online	\$35.00 per wire transfer
Zelle® Transaction Fee (business clients only)	
Incoming Payment	\$0.50 per incoming payment
Outgoing Payment	\$0.50 per outgoing payment
<i>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.</i>	

** 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.

