

**FEE SCHEDULE
MISCELLANEOUS FEES, CHARGES AND INFORMATION**

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CALCULATION METHODS:

Certain charges may be shown on the previous pages, some of which may be tied to balance requirements. These balance requirements are based on either the daily balance method or the average daily balance method as indicated. If the daily balance method is indicated, the charges shown are assessed if the balance in the account falls below the required balance any day during the indicated period. If the average daily balance method is indicated, the charges shown are assessed if the average daily balance during the indicated period falls below the required average balance. The average daily balance is calculated by adding the balance in the account each day of the period and dividing that figure by the number of days in the period.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$34.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, or other electronic means.

Account balancing fee - one month free per year (per hour; 1/2 hour minimum)*	\$30.00
Amortization schedule	\$10.00
Bank bag - regular zipper bag (no lock)*	\$10.00
Bank bag - with lock*	\$25.00
Cashier's check - Customer	\$5.00
Cashier's check - Non-customer	\$15.00
Check cashing - non-customer (\$10 minimum)	5.000% of check amount
Closing an account within 6 months of opening	\$25.00
Coin counting - non-customer (\$10 minimum)	10.000% of total coin amount
Collection item fee (per item)*	\$10.00
DDA/SAV/Money Mkt: Nonsufficient Funds Return Charge (per item/debit, per presentment)**	\$34.00
DDA/SAV/Money Mkt: Overdraft Funds Paid Charge (per item/debit)**	\$34.00
Debit card - annual fee*	\$15.00
Debit card - card replacement fee*	\$15.00
Debit card - custom PIN selection fee*	\$5.00
Debit card - foreign ATM transaction fee*+	\$3.00
Debit Card - issuance fee*	\$10.00
Dormant account fee (no activity for 365 days)*	\$7.50
Escheatable account fee (no activity for 1,095 days)*	\$7.50
Fax machine usage (per page)	\$3.00
Gift card fee	\$4.00
Incoming wire transfer fee*	\$20.00
Interim statement fee*	\$1.00
International wire transfer fee*	\$75.00
Levy or garnishment	\$100.00
Money order fee - Customer	\$3.00
Money order fee - Non-customer	\$5.00
Negative balance closing fee	\$20.00
Notary fee - customer	\$0.00
Notary fee - noncustomer	\$10.00
Outgoing wire transfer fee*	\$25.00
Photocopies (each page)*	\$1.00
Positive Pay Monthly fee*	\$10.00
Positive Pay Set up fee*	\$35.00
Research fees - per copy (each page)*	\$1.00
Research fees - per hour (1/2 hour min.)*	\$50.00
Return deposit item fee (per item)*	\$7.00
Safe deposit box - 3x10 (per year)***	\$55.00
Safe deposit box - 3x5 (per year)***	\$35.00
Safe deposit box - 5x5 (per year)***	\$45.00
Safe deposit box - drilling fee	\$250.00
Safe deposit box - late payment fee (per month)	\$10.00
Safe deposit box - replacement key	\$25.00
Safe deposit box 10x10 (per year)***	\$85.00

Safe deposit box 5x10 (per year)***	\$65.00
South Dakota Customers - Bank bag (locked bag)^	\$25.00
South Dakota Customers - Bank bag (regular zipper bag no lock)^	\$10.00
South Dakota Customers - Interim statement fee^	\$1.00
South Dakota Customers - photocopies (each)^	\$1.00
South Dakota Customers - research fees (per copy)^	\$1.00
Stop payment fee (per item)*	\$34.00
Sweep transfer fee (each transfer)*	\$5.00
Telephone transfer fee*	\$2.00

*Plus sales tax when applied to a checking or money market account.

**Whether created by check, in-person withdrawal, or other electronic means.

+Foreign transaction fee charged at all ATMs not owned by Pioneer Bank; or ATMs that are not in the Privileged Status network. Applicable only to Free Checking accountholders and those savings accounts tied to a Free Checking account.

***Save \$5 off the annual rental fee with automatic payment from your checking, savings or money market account.

^Plus South Dakota sales tax.

NO ATM transaction fees at Pioneer Bank and Privileged Status ATMs