

SCHEDULE OF FEES

Effective November 2024

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Common Fees

Garnishments - each time.....	\$30.00
Overdraft - maximum charge per day	\$10.00
Stop payments - each time	\$30.00
Research Fee - per hour.....	\$20.00 (\$10.00 minimum)
Domestic wire transfer (incoming) - each time	\$10.00
Domestic wire transfer (outgoing) - each time	\$20.00
Foreign wire transfer (incoming) - each time	\$60.00
Foreign wire transfer (outgoing) - each time	\$60.00
plus corresponding bank fee	
Instant transfer fee - each time	2.00%
Account closed within 90 days of opening	\$50.00

Demand Account

Minimum to open	\$250.00
Replace lost debit card	\$20.00
Debit Card - daily spending limit	\$2,500.00
Cash from ATM w/ Debit Card.....	\$500.00
Account Maintenance fee - per monthly statement	\$4.95
<i>**Will be charged if your average daily balance falls below \$2,500 or a Direct Deposit is not set up within the account</i>	
Inactivity Fee.....	\$9.95

***Will be charged if the account falls dormant*

A Demand Account is considered dormant if for 6 months no withdrawals or deposits have been made to the account, and we have received no communication from you about said account.

Savings Account

Minimum to open	\$250.00
Account Maintenance fee - per monthly statement	\$4.95
<i>**Will be charged if your average daily balance falls below \$100</i>	
Inactivity Fee.....	\$9.95

***Will be charged if the account falls dormant*

A Savings Account is considered dormant if for 6 months no withdrawals or deposits, other than credited interest, have been made to the account, and we have received no communication from you about said account.

Savings Goals

Can only open Savings Goals if you have an existing Savings Account. Only able to open 3.

Minimum to openNot applicable

Savings goals accounts with a zero balance will close automatically after 12 months of inactivity.

Minor Demand Account

Minimum to open	\$100.00
Replace lost debit card	\$20.00
Debit Card - daily spending limit	\$500.00
Cash from ATM w/ Debit Card.....	\$200.00
Inactivity Fee.....	\$9.95

***Will be charged if the account falls dormant*

A Minor Demand Account is considered dormant if for 6 months no withdrawals or deposits have been made to the account, and we have received no communication from you about said account.

Minor Savings Account

Minimum to open	\$250.00
Inactivity Fee.....	\$9.95

***Will be charged if the account falls dormant*

A Minor Savings Account is considered dormant if for 6 months no withdrawals or deposits have been made to the account, and we have received no communication from you about said account.

ACH Limitations

External - daily	\$50,000.00
External - weekly	\$500,000.00

Fees may vary based on specific account features as well as overall account relationship and transaction activity. There may be additional charges for services provided not shown on this fee schedule. Please note that we reserve the right to change our fees and will provide advance notice to you should our fees or terms vary from the information described above.



Bank of Brodhead d/b/a Vault.Bank