

## Schedule of Charges and Fees – Personal and Business

Service/Item	Fee/Charge
ATM - Non-Bank ATM Withdrawals & Inquiries	No charge by Poppy Bank
ATM/Debit Card & Pin Replacement	\$5.00 per card
ATM/Debit Card Expedite Fee (rush orders)	\$40.00 plus shipping per card order
ATM/Debit Card Reissue Fee	\$5.00 per card
Bond Collection	\$35.00 per item
Bond Coupon Collection	\$15.00 per item
Bond Dishonored Item	\$30.00 per item
Cash Deposited/Supplied	Varies by Product
Cashier's Checks	\$6.00 per check
Check Printing	Varies depending on style
Collection – Foreign Item (including Canadian items)	Cost
Collection – Incoming (Foreign Currency)	Cost
Foreign Currency Order Exchange	Based on exchange rate
Foreign Currency Order Fee	Cost
Legal Process	\$75.00 per legal process
Money Market/Savings Exceeded Transaction Fee (Money Market/Savings Exceeded Tran fee)	\$5.00 per transaction
Night Drop Supplies	Varies
Non-Sufficient Funds (NSF) Fee-Paid Item <sup>1</sup>	\$25.00/Daily Max \$100
Non-Sufficient Funds (NSF) Fee-Returned Item <sup>1</sup>	\$25.00/Daily Max \$100
Overdraft Transfer Fee	\$1.00 per transfer
Positive Pay <sup>2</sup>	Complimentary
Remote Deposit Additional Business/Scanner Fee (RDC Additional Bus/Scanner Fee) <sup>2</sup>	\$25.00 per additional business entity and scanner
Remote Deposit Service Charge <sup>2</sup>	\$50.00 per month (one business entity and one scanner)
Research	\$30.00 per hour/prorated
Research - Copies	\$2.50 per copy
Safe Deposit Box Annual Rental (Safe deposit box contents are NOT insured against loss by the Bank or the FDIC)	3X5 Box \$30.00 5X5 Box \$40.00 3X10 Box \$50.00 5X10 Box \$75.00 10X10 Box \$125.00
Safe Deposit Box Drilling	Locksmith Fee
Safe Deposit Box Key Deposit	\$10.00 per safe deposit box
Stop Payments	\$25.00 per stop payment
Wire Transfer – In (Domestic)	\$10.00 per wire
Wire Transfer – Incoming Foreign Wires (Correspondent)	\$10.00 plus correspondent fee per wire
Wire Transfer – Out (Domestic, including Web Wires)	\$20.00 per wire
Wire Transfer – Outgoing Foreign Wires	\$40.00 per wire
Wire Transfer – Tracer	\$25.00 per wire tracer

<sup>1</sup>Non-Sufficient Funds (NSF) Fee-Paid item and/or Fee-Returned item may be imposed on transactions created by check, in-person withdrawals, ATM Withdrawal, or other electronic means. Whether your overdraft will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have excessive overdrafts. For more information, refer to the title Overdraft Liability and Related Fees in the Deposit Account Agreement Disclosure.

<sup>2</sup>For Business accounts only.

Fees effective January 14, 2026  
[www.poppy.bank](http://www.poppy.bank) | (888) 636-9994

