

# Disclosure of Fees and Service Charges

SERVICE DESCRIPTION	FEE
<b>Account Research</b>	\$30.00 per hour
<b>ACH Return</b>	\$15.00 per item
<b>Cashier's Check</b> (client request)	\$10.00 per check
<b>Debit Card</b> Replacement Fee (after first occurrence) Rush Order Fee	\$5.00 per card \$50.00
<b>Check Copy</b>	\$2.75 per copy
<b>Collection Items</b> Domestic Item Collection Foreign Item Collection	\$20.00 per item \$35.00 per item
<b>Courier Pick-Up</b> (business clients only)	\$15.00 per item
<b>Deposited Item Returned Unpaid</b> (business accounts only)	\$15.00 per item
<b>Dormant Account Fee</b>	\$5.00 per month after 1 year of no activity
<b>Foreign Currency Purchase or Exchange</b> (\$250 minimum)	\$15.00 per transaction
<b>Levy or Garnishment Processing</b>	\$100.00
<b>Mastercard Cross Border Fee</b> (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.
<b>Mastercard Currency Conversion Fee</b> (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.
<b>Notary Services</b>	No Charge
<b>NSF/Overdraft</b> Paid Item Fee Returned Item Fee (business accounts only)	\$30.00 per item \$30.00 per item per presentment**
<b>Previous Periodic Statement Copy</b>	\$5.00 per copy
<b>Safe Deposit Box</b> Annual Rent Late Fee on Annual Rent Lost Key/Box Drilling	Varies depending on box size. \$12.00 \$150.00
<b>Special Handling</b> Multiple Signature Requirements Special Handling on Paid Items Returned Deposited Item Special Handling	\$25.00 per month, \$0.50 per item \$18.00 per item
<b>Stop Payment</b>	\$38.00 per item
<b>Wire Transfer</b> Domestic – Incoming Domestic – Outgoing Commercial Outgoing Online (business clients only) International – Incoming International – Outgoing International – Outgoing Online	\$15.00 per wire transfer \$40.00 per wire transfer \$15.00 per wire transfer \$15.00 per wire transfer \$60.00 per wire transfer \$35.00 per wire transfer
<b>Zelle® Transaction Fee</b> (business clients only) Incoming Payment Outgoing Payment	\$0.50 per incoming 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.