



Proudly Serving Denton County Since 1884

ACCOUNT FEES AND SERVICE CHARGE SCHEDULE

(Effective 6-1-2021)

The following fees may be assessed in connection with your account and/or use of PointBank services:

ACCOUNT FEES:

24 Hr. X-press Banking Automated Services (No Live Agent, available at 940-686-6060 or 972-434-3293)..	FREE
Online Banking Services i (Online Banking Access and E-Statements, available at www.pointbank.com).....	FREE
*Returned Mail Fee.....	\$5.00
Bill Payment Service (optional enrollment) <i>If minimum aggregated average daily balance of all PointBank accounts during the statement cycle does not fall below \$3,000..</i>	FREE
<i>If minimum aggregated average daily balance of all PointBank accounts during the statement cycle falls below \$3,000.....</i>	\$5.00/month
PointBank Accountholder Use of PointBank ATM.....	FREE
PointBank Accountholder Use of Non-PointBank ATM ii (per withdrawal, deposit, transfer, payment, and/or balance inquiry).....	\$1.00
Initial Debit Card.....	FREE
Replacement Debit Card iii (per card).....	\$5.00
Account Closing (if closed within 90 days of account opening for any reason).....	\$20.00
Account Research	
Account Activity Printout (only for account activity occurring within most recent 3 years)	
<i>First Page, including cover, plus applicable sales tax.....</i>	\$3.00
<i>2nd through 10th pages, per page, plus applicable sales tax.....</i>	\$2.00
<i>Each additional page, plus applicable sales tax.....</i>	\$1.00
Account Reconciliation Charge (per hour, 1 hr. minimum).....	\$25.00
Account Research Charge (for account activity older than 3 years, certificates of deposit, subpoenas, and other research requests) (per hour, 1 hr. minimum).....	\$25.00
Research Item Printouts	
<i>First Page, including cover, plus applicable sales tax.....</i>	\$3.00
<i>2nd through 10th pages, per page, plus applicable sales tax.....</i>	\$2.00
<i>Each additional page, plus applicable sales tax.....</i>	\$1.00
Assisted Telephone Transfers Using Live Agent (per transfer).....	\$2.00
Cashier's Check (per check).....	\$5.00
Dormant fee (per month) <i>If, after 4 months of no debits or credits on the account, the average daily balance during that time period is less than \$100 (excluding Piggy Pal).....</i>	\$10.00
Deposited Returned or Cashed Item Returned (per item, per presentation).....	\$10.00
Stop Payments (per check, ACH item, or sequence of checks).....	\$30.00
*NSF/Returned Items for Insufficient Funds (per item, per presentation).....	\$33.00
*Overdraft Item (per item) <i>Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means</i>	\$33.00
Collection Items (per item requiring special handling), plus cost...	\$15.00



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MISCELLANEOUS SERVICES CHARGES:

Non-PointBank Accountholder Check Cashing (with Officer Approval)	greater of \$3.00 or 1% of check
Coin Counting Machine	10% for Non-PointBank Accountholders, 3% for PointBank Accountholders
Coin Roll (per roll)	\$0.20
Currency Strap (per strap)	\$0.50
Fax Machine (incoming or outgoing):	
<i>First Page, including cover, plus applicable sales tax</i>	\$5.00
<i>2nd through 10th pages, per page, plus applicable sales tax</i>	\$2.00
<i>Each additional page, plus applicable sales tax</i>	\$1.00
Foreign Currency Exchange Collection Item	\$20.00, plus third-party costs incurred by PointBank
Garnishments/Levies/Subpoena (per request)	\$100.00
Lock Bags (small)	\$12.00
Lock Bags (large)	\$17.00
Lost Coupon Book (per book)	\$10.00
Medallion Signature Guarantee	\$50.00
Night Depository Key	\$10.00
Photocopies (per page)	\$0.20
Sweep Transaction (per transaction)	\$10.00
Temporary Checks (per check, minimum of 10)	\$0.20
Wire Transfer – Outgoing Domestic (per transfer)	\$20.00
Wire Transfers – Outgoing International (per transfer)	\$55.00
Wire Transfers – Incoming Domestic or International (per transfer)	\$7.00
Zipper Bags	\$4.00

MISCELLANEOUS COMMERCIAL SERVICES CHARGES:

These fees are specific to Commercial Account Services and may require additional agreements.

Money Services Business (per month)	\$350.00
Money Services Business Check Cashier Fee (per month)	\$700.00
Remote Deposit Capture (per month)	\$20.00

NOT FDIC-INSURED:

Safe Deposit Box 3x5 (annually)	\$35.00
Safe Deposit Box 3x10 (annually)	\$50.00
Safe Deposit Box 5x10 (annually)	\$75.00
Safe Deposit Box 10x10 (annually)	\$175.00
Safe Deposit Box – Drill Box (per box)	\$200.00

* Indicates a new or changed account fee or service charge.

i Excluding Cash/Treasury Management Service Features for Commercial Accounts.

ii This fee is in addition to any fees charged by the ATM operator or any network used.

iii PointBank will not charge a Replacement Debit Card Fee if a new device is issued due to the expiration of the initial device, if the device is damaged, or if the device or access code has been stolen or fraudulently obtained.



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pointbank.com or download our
mobile banking app on the App Store or
Google Play.

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