

**FEE SCHEDULE**  
**Pioneer Bank**



www.pioneerbks.com  
P.O. Box 10 Stanley VA 22851

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

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means. Maximum of \$140.00 in overdraft fees can be charged per calendar day. You will not be charged an overdraft fee if the transaction is \$10.00 or less or if your account is overdrawn \$25.00 or less.

Maximum of \$35.00 in Non-sufficient Funds Fees can be charged per calendar day. You will not be charged a Non-sufficient Funds Fee if the transaction is \$10.00 or less or if your account is overdrawn \$25.00 or less.

Non-sufficient Funds Fee	\$35.00
Overdraft Return Item Fee	\$35.00
Cash Item Check Return Fee	\$10.00
Account Research Fee (per hour)	\$40.00
Stop Payment Fee	\$35.00
Inquiry/Printouts/Statements Fee (per month)	\$5.00
Garnishments/Levies Fee	\$125.00
Incoming Wire Transfer Fee	\$25.00
Outgoing Wire Transfer Fee	\$35.00
Safe Deposit Box Duplicate Key Fee	\$25.00
Government Issued Tax Refund Check Cashing for Non-Customers Fee(\$2,500.00 Max.)	\$15.00
Telephone Transfer Fee	\$10.00
Credit/Debit Card Replacement Fee	\$10.00
Return Mail/Bad Address Fee	\$20.00
Sweep Fee (transfers of increments of \$100.00)	\$16.00
Foreign Currency Orders	\$25.00
Foreign Check Cashing Fee (in addition to corresponding bank fee)	\$35.00
Paper Statement Fee	\$5.00
Early Account Closure Fee (If closed within 6 months of opening date)	\$20.00
Dormant Account Fee**	\$10.00
Foreign Wire Transfer Fee	\$85.00
Debit Card PIN Reminder Fee	\$10.00
IRA Transfer Fee	\$40.00
MMDA Excess Withdraw Fee (Per item after the 6th transaction)	\$6.00
Collections (Domestic)	\$25.00
Collections (International)	\$50.00
Safe Deposit Box Fee- 3x5	\$34.00
Safe Deposit Box Fee- 5x5	\$36.00
Safe Deposit Box Fee- 3x10	\$41.00
Safe Deposit Box Fee- 5x10	\$55.00
Safe Deposit Box Fee- 10x10	\$75.00
Safe Deposit Box Drilling and Lock Replacement Fee	\$220.00
Check Copies	\$10.00
Cashier's Check fee	\$10.00
<b>COPIES</b>	
1st page free/each additional is \$1.00	
<b>FAX</b>	
1st page free/each additional is \$1.00	
<b>Minimum Balance Fees*</b>	
Pioneer Elite Plus- \$10.00	
MMDA- \$10.00	
Interest Checking- \$10.00	
Pioneer Elite Checking- \$5.00	
Business Interest Checking- \$20.00	
Commercial Checking- \$12.00	
Premium MMDA- \$25.00	
Irrevocable Savings- \$5.00	
Consumer MMDA Special- \$10.00	
Business MMDA Special- \$20.00	
<b>Large Cash Withdrawal Fee- Cash withdrawals of \$50,000.00 or more may incur a fee of \$0.10 per \$100.00</b>	

Commercial Express Checking Fees:

Monthly Maintenance Fee- \$25.00

Coin Ordering- \$0.15 Per Roll

Currency Ordering- \$0.13 Per \$100 in Currency Ordered

Cash Deposit Fee- \$0.30 Per \$100 in Deposited Cash

\*Fee assessed if minimum balance requirement is not met.

\*\*Fee assessed after 730 consecutive days of no activity.