



PEOPLE'S
Town & Country
BANK

A Division of People's Intermountain Bank

SCHEDULE OF FEES

Effective January 1, 2018

The following fees apply generally, regardless of the type of account you have with us. This list may not include account-specific fees; those are disclosed as part of your new-account disclosures.

Checking or Savings Account Fees:

Copy of Paid Check (per copy)	\$1
Copy of Statement (per copy).....	\$5
Inactive Account	\$3
Per statement period when:	
Checking account daily balance is less than \$300 and not active for 1 year	
Savings account daily balance is less than \$300 and not active for 2 years	
Incorrect Address (per statement per month).....	\$3
Overdraft-Related Fees:	
Daily Overdraft* (per business day, only for accounts without Bounce Protection)	\$3
Overdraft Item** (per item).....	\$25
Returned Item** (per item)	\$25
Replacement Debit Card	\$5
Returned Deposited Item (per item)	\$5
Rushed Debit Card (1-2 business days).....	\$30
Rushed Debit Card (2-3 business days).....	\$15
Stop Payment (each).....	\$25
Consumer Sweep Transaction (per sweep)	\$5

Miscellaneous Fees:

Cashier's Check (each)	\$3
Coin Counting.....	3% of amount counted
Garnishment/Tax Levy (each)	\$50
Money Order (each).....	\$2
Research Time (per hour, plus \$1 per page)	\$30
Wire Transfer (Incoming, each)	\$10
Wire Transfer (Outgoing Domestic, each)	\$20
Wire Transfer (Outgoing Foreign, each, not available for consumers).....	\$35

The following fees are still in effect, but have been removed from this schedule because they apply only to limited types of accounts or services and are disclosed elsewhere: Below-Minimum-Balance; Excess Withdrawal; Manual Transaction; Duplicate Statement; Foreign-Currency Debit Card Transaction; Collection Items; and Safe-Deposit-Box Rental.

*May be created by check, in-person withdrawal, ATM withdrawal or other electronic means.

†This fee is limited to six per business day for consumers who have Bounce Protection.

Member
FDIC