

Paramount Bank

Schedule of Fees Effective 12-22-17

ATM –VISA Debit Card	Initial Card and Pin request	No charge
	Replacement Card	\$ 5.00 each
	Replacement PIN	\$ 2.00 each
	In Network Fee	No Charge
	Out of Network Fee	As per Third Party
Check Cashing	Superior Bank Customer	No Charge
	Non –Customer - On Us Checks - Cash Back	
	Over \$500.00	\$ 5.00 per check
	Between \$5,000 -\$9,999.99	\$10.00 per check
Currency/Coin Orders	Over \$10,000	\$15.00
	Superior Bank Customer	No Charge
	Non-Customer	No Charge (\$100 maximum limit)
Collections	Per derogatory account	At Bank cost
	Per derogatory check	At Bank cost
Counter Checks		\$00.25 each
Loan Products Fees & Draws		Refer to Loan Documentation
Monthly Service Fees		Minimum balance required to avoid monthly service Fee:
This does not discuss all fees for items within the product		
Personal	Personal Savings	\$300 or \$3.00 fee
	Minor Savings: Age 18 & under	\$ 10 and no fee
	Personal Free checking	\$ 1.00 and no fee
	Interest Checking (NOW)	\$500 or \$8.00 fee
	Privileged Checking (50+)	\$ 1.00 and no fee
	NOW	
Business	Money Market Account	\$2,000 or \$10.00 fee
	Business Analysis Checking	\$5,000 or \$20.00 fee
	Small Business Checking*	\$ 1.00 and no fee
	Business Money Market	\$2,000 or \$10.00 fee
Excess Transaction Fee	As per Regulation D	\$ 5.00 per item
Inactive Account		\$ 3.00 per month
Fee is imposed after 365 days of No Deposits or withdrawals		
Miscellaneous Services		
Courier Fee	Customer Only	At Bank Cost
Garnishments, Levies, and Legal Proceedings	Up to three hours research	\$75.00 Minimum
	Excess of Three hours	\$25.00 Hourly
Foreign Collection		\$20.00 plus costs
Fax Transmission	Customer only	\$ 2.00 per page
Photocopies	Customer Only	\$ 1.00 page
Research / Balancing assistance	No Charge up to 30 minutes.	\$25.00 Excess of 30 minutes

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Signature Guarantee Verification of Account	Customer Permission based	No Charge No Charge
Monetary Instrument Sales	Superior Bank Customer #1400 Privilege Checking account Cashiers Check Money Order * Non Customer - Cash Only	No Charge \$ 5.00 each \$ 3.00 each \$ 5.00 each cash only
Non Sufficient Funds	On Overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means Paid Item Returned Unpaid Automatic transfer from DDA or SAV	\$30.00 each \$30.00 each \$2.00 per occurrence
Notary Services	Superior Bank customer Non Customer	No Charge \$ 2.00 per signature page
Return Deposited Item	aka Charged Back Deposited Item	\$ 4.00 Domestic check \$50.00 International Check
On Line Banking and /or Bill Pay	Consumer or Business platform	Refer to Product Brochure
Safe Deposit Boxes	Calendar Year Rental 5 x 5 x 21 3 x 10 x 21 Lost Key and/ or Forced entry	\$40.00 Annually \$50.00 Annually Minimum \$100 or At Bank Cost
Savings Bonds	Bank Customer Redemption Non- Customer Redemption	No Charge No Charge - limited to \$250.00 cash redemption
Statements	Account Activity Report Monthly Paper Statement Statement Copy Electronic Statement	No Charge No Charge \$ 1.00 each No Charge
Stop Payment fee	Check / Paper ACH / Electronic	\$20.00 Each \$20.00 each
Telephone Banking	Centervoice	No Charge
Wire Transfer	Domestic –Incoming Domestic - Outgoing International Incoming International – Outgoing	No Charge \$20.00 per wire \$ as per foreign bank fee \$50.00 per wire