

FEE SCHEDULE



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

Check printing fees vary by the style of check ordered.

* Authorized Overdraft Charge - per Item	\$35.00
* NSF Fee - per Item	\$35.00
*Multiple NSF fees may be incurred if NSF debit items are presented more than once.	\$35.00
Account Balancing - per hour - (1 hour minimum)	\$30.00
Account Research - per hour - (1 hour minimum)	\$30.00
ATM Network User Fee - Other Machines	\$3.00
ATM Service Charge (for non-customers using PFB ATM)	\$5.00
ATM/Debit Card - expedited replacement card (2 day)	\$50.00
ATM/Debit Card - replace damaged card fee	\$5.00
ATM/Debit Card - replace lost or stolen card	\$20.00
ATM/Debit Card - rush replacement card (Overnight)	\$75.00
ATM/Debit Card International Transaction Fee	3.000% of total transaction
Check Image (per Image)	\$2.00
Check Image (per statement cycle)	\$3.00
Closing Account within 90 days of opening	\$25.00
Collection Items - Extraordinary Item	\$25.00
Collection Items - Regular	\$20.00
Copy of current activity	\$5.00
Dormant Fee Savings Account - \$5.00 per month after 24 month of inactivity up to a maximum charge of \$60.00	\$60.00
Dormant Fees Checking Account - \$5.00 per month after 12 months of inactivity up to a maximum charge of \$60.00	\$60.00
Electronic Statement Reproduction (per CD) plus Account Research Time	\$10.00
Garnishment/Executions/Levies	\$100.00
IRA Transfer Processing Fee	\$50.00
Official Bank Check - Customer	\$8.00
Overdraft Protection Transfer (per transfer)	\$15.00
PFB Rolling coin fee for customers (Cordele Branch only)	10.000% of total amount rolled
Safe Deposit Box - Lost Key/New Lock (Minimum)	\$235.00
Safe Deposit Box - Replacing Worn Safe Deposit Box Key	\$25.00
Safe Deposit Box Drilled (Minimum)	\$235.00
Safe Deposit Box Surrendered with One Key	\$25.00
Special Statement Cutoff (per action)	\$12.00
Statement Copy Reproduction	\$8.00
Stop Payments	\$35.00
Temporary Checks- Each (Maximum of 10)	\$0.50
Transfer Fee (Manual)	\$5.00
Wire Transfers - Domestic Incoming and Outgoing	\$25.00
Wire Transfers - International Incoming and Outgoing	\$65.00

* Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, and other electronic means.