

# Personal Banking Fee Schedule

EFFECTIVE SEPTEMBER 1, 2025

## PERSONAL CHECKING OPTIONS

Features	Basic Checking	Green Checking	Lifestyle 50
Minimum Opening Deposit	\$25	\$25	\$25
Monthly Service Fee/Balance Requirement Fee	None	None	None
Interest Bearing	No	No	No
Minimum Daily Balance to Accrue Interest	N/A	N/A	N/A
Additional Features and/or Account Limitations	<ul style="list-style-type: none"> <li>eStatements</li> <li>Check images included with monthly statement</li> </ul>	<ul style="list-style-type: none"> <li>eStatements</li> </ul>	<ul style="list-style-type: none"> <li>Must be at least 50 years of age to open</li> <li>eStatements</li> <li>One free bank image check order per year</li> <li>Check images included with monthly statement</li> </ul>

## PERSONAL SAVINGS OPTIONS

Features	Regular Savings	Kids Savings	Certificate of Deposit (CD)	Retirement Account (IRA) CD
Minimum Opening Deposit	\$25	\$25	\$1,000	\$1,000
Balance Requirement Fee/Monthly Service Fee	\$3. Waived with minimum daily balance of \$200.	None	None	None
Interest Bearing	Yes	Yes	Yes, fixed rate for length of term. Terms of 6 months to 60 months.	Yes, fixed rate for length of term. Terms of 6 months to 60 months.
Minimum Daily Balance to Accrue Interest	\$0.01	\$0.01	\$1,000	\$1,000
Account Limitations		<ul style="list-style-type: none"> <li>Must be 17 years of age or under to open.</li> <li>See the Account Agreement for details.</li> </ul>	Early withdrawal penalties may apply. See the Account Agreement for details.	Early withdrawal penalties may apply. See the Account Agreement for details.

## PERSONAL MONEY MARKET

Features	Consumer Money Market
Minimum Opening Deposit	\$50
Balance Requirement Fee/Monthly Service Fee	\$10. Waived with minimum daily balance of \$2,500.
Interest Bearing	Yes
Minimum Daily Balance to Accrue Interest	\$0.01

## PLATINUM MONEY MARKET

Features	Platinum Money Market
Minimum Opening Deposit	\$100,000
Balance Requirement Fee/Monthly Service Fee	\$10. Waived with minimum daily balance of \$5,000.
Interest Bearing	Yes
Minimum Daily Balance to Accrue Interest	\$0.01

## PERSONAL SERVICES

Online Banking		Mobile Banking		Telephone Banking		ATM/Debit Card	
Internet Address	www.PPBI.com	Check Balances	Yes	Toll-Free Number	800.585.5933	Cash Withdrawal Daily Limit (Debit Card)	\$1,000
Account Activity	Yes	Account Inquiry	Yes	Check Balances	Yes	Cash Withdrawal Daily Limit (ATM Card)	\$1,000
View Statements	Yes	Transfer Funds	Yes	Account Inquiry	Yes	Point-of-Sale Daily Limit	\$3,000
View Check Images	Yes	Make Deposits	Yes	Transfer Funds	Yes	Surcharge-Free at 32,000 MoneyPass Network ATM locations. Go to <a href="http://www.moneypass.com">www.moneypass.com</a> for specific locations.	
Online Bill Payment	Yes	Pay Bills	Yes	Make a Loan Payment	Yes		
Place Stop Payments	Yes	Apple Pay®	Yes	Locate Branches	Yes		
Transfer Funds	Yes	Android Pay®	Yes	Access Withdrawal History	Yes		
Quicken®/QuickBooks® Direct Connect	Yes	Samsung Pay®	Yes	Loan Inquiry	Yes		
Quicken®/QuickBooks® Web Connect	Yes	Zelle®¹	Yes	Place Stop Payments	Yes		

Please refer to the *Account Agreement*, *Personal Banking Fee Schedule*, and *Deposit Rate Sheet* for other important terms, including interest calculation method, interest compounding method, and payment of interest.

All fees and charges are effective as of September 1, 2025, and are subject to change. If you have questions, please call us at 855.343.4070.

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# Personal Banking Fee Schedule (continued)

EFFECTIVE SEPTEMBER 1, 2025

## ACCOUNT/BRANCH SERVICES

Account Research/Reconciliation (Per Hour)	No Charge
ATM/Debit Card:	
In-Network ATM Transaction <sup>1</sup>	No Charge
Out-of-Network ATM Transaction: <sup>1</sup>	
ATM Owner	Fee Determined by ATM Owner
Columbia Bank	No Charge
Merchant Debit Card Transaction:	
Merchant	Fee Determined by Merchant
Columbia Bank	No Surcharge
Card Replacement	No Charge
Expedited Card Delivery	No Charge
Cashier's Check	\$7.00
Certificate of Deposit (Includes IRA):	
Early Withdrawal Fee:	
Maturity of 1 Month	30 Days Interest
Maturity of 3 to 10 Months	90 Days Interest
Maturity of 11 to 23 Months	180 Days Interest
Maturity of 24 to 60 Months	365 Days Interest
Check Printing	Price Varies by Type and Quantity
Coin Handling:	
Loose (Coin Counting Machine)	No Charge
Sealed/Bagged (Per Bag)	No Charge
Purchase (Per Roll)	No Charge
Collection Items:	
Foreign Deposit (Per Check)	No Charge
Domestic Item Collection (Incoming or Outgoing)	\$30.00
Foreign Item Collection	\$50.00
Copies:	
On-Us Check:	
First Three Per Cycle	No Charge
Each Copy After First Three Per Cycle	No Charge
Deposited Check	No Charge

Foreign Currency Exchange	\$10.00
Additional Fee for Exchanges Less Than \$300.00 U.S.	No Charge
Foreign Currency Purchase	\$10.00
Additional Fee for Purchases Less Than \$300.00 U.S.	No Charge
Individual Retirement Accounts:	
Annual Fee	No Charge
Premature Distribution Fee	No Charge
Legal Process:	
Hourly Rate	\$75.00
Minimum Fee	\$75.00
Letters of Account Certification (Each)	No Charge
Medallion Guarantee Stamp (Per Signature)	No Charge
Overdraft (Each) <sup>2</sup>	\$35.00
Fee applies to any overdraft created by a check or electronic transaction (e.g., ACH or online bill payment). Fee does not apply to ATM or one-time debit card transactions.	
Notary Service	Varies by State
Stop Payments	\$30.00
Cashier's Check	\$30.00
Verification of Deposit	\$10.00

## Mobile Banking

Monthly Service Fee	No Charge
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## Online Banking Services

Monthly Service Fee	No Charge
Account Transfers	No Charge
Bill Pay	No Charge
Quicken®/QuickBooks® (Direct/Web Connect)	No Charge

## Wire Transfers

Reverse Wire	\$30.00
Incoming (Domestic and International)	\$15.00
Initiated In-person:	
Outgoing (Domestic)	\$30.00
Outgoing (International) <sup>3</sup>	\$50.00
Online Banking Wire:	
Outgoing (Domestic)	\$15.00

<sup>1</sup> An In-Network ATM Transaction is a transaction performed at an ATM that is owned by Columbia Bank or part of the MoneyPass Network.

All other ATM Transactions are Out-of-Network.

<sup>2</sup> There is a maximum of four Overdraft Fees that will be charged to an account on any single day. Also, an Overdraft Fee will not be charged if the available balance on an account is overdrawn by \$10 or less. Overdraft Fee does not apply to Fresh Start Checking account.

<sup>3</sup> Additional intermediary bank fees may apply.

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