



## Schedule of Fees And Funds Availability Personal Accounts Effective October, 2015

### CHECKING ACCOUNTS

The minimum balances and service fees for checking accounts apply to each statement cycle.

#### CRYSTAL (Interest Bearing Checking)

Minimum deposit required to open account.....	\$2,500.00
<i>To avoid monthly service fee:</i>	
Maintain minimum balance of.....	\$2,500.00
<i>Service Fees:</i>	
Monthly Service Charge.....	\$25.00

#### CONSUMER REGULAR (Non-interest Bearing Checking)

Minimum deposit required to open account.....	\$1,500.00
<i>To avoid monthly service fee:</i>	
Maintain minimum balance of.....	1,500.00
<i>Service Fees:</i>	
Monthly Service Charge.....	\$16.00

### MONEY MARKET ACCOUNTS

The minimum balances and service fees for savings accounts apply to each calendar month.

#### PRIVATE MONEY MARKET

Minimum deposit required to open account.....	\$2,500.00
<i>Service Fees:</i>	
Monthly Service charge.....	No Charge

*Federal Regulations limit third party transactions or pre-authorized transfers (including overdraft transfers) or transfers made by personal computer or telephone to six per statement cycle. Over this limit, there is a \$10 charge per item. Excessive withdrawals may lead to account transfer to a checking account or closure.*

### ACCOUNT INQUIRY

Person-to-Person Customer Service Inquiry.....	No Charge
Telephone Customer Service Inquiry.....	No Charge

### ONLINE BANKING/BILL PAY FEES

Online Banking.....	No Charge
Online Bill Pay.....	No Charge

### CHECK CARDS/ATM CARDS

Check Card Monthly Fee.....	No Charge
ATM Withdrawals.....	No Charge

### OTHER SERVICES / FEES

ACH or EFT withdrawals or deposits.....	No Charge
Account Research/Reconciliation, per hour.....	\$20.00
<i>(1 hour minimum)</i>	
Check/Document Photocopy (per copy) .....	\$3.00
Check Orders (*).....	Varies
Collection Items.....	\$20.00
Deposited/Cashed Item Chargeback .....	\$7.00
Legal Processing.....	\$50.00
<i>(Subpoenas, Summonses, Garnishments, Levies &amp; Other Demand for Customer Funds)</i>	
Notary Services – per document .....	\$2.00
NSF Fee for Returned Items .....	\$30.00
Overdraft Fee for Paid Items.....	\$33.00
Recurring Overdraft (per day after first day) .....	\$3.00
Official checks (*) .....	7.00
Safe Deposit Box (annual rent)	
3 x 10 .....	50.00
5 x 10 .....	75.00
7 x 10 .....	100.00
Lost Key – per key .....	40.00
Drill Lock.....	80.00
Stop Payment .....	\$15.00
Telephone Transfer .....	3.00
Travelers Checks (American Express)	
Single Signature per \$100 .....	\$2.00
Double Signature per \$100.....	\$3.00
Wire Transfers	
Domestic/International Incoming .....	12.00
Domestic Outgoing .....	12.00
International Outgoing.....	12.00

(\*) Waived for CRYSTAL CHECKING

## **DEPOSITED FUNDS AVAILABILITY**

### **WHEN FUNDS ARE AVAILABLE FOR WITHDRAWAL**

Our policy is to make funds from your deposit available to you on the first business day after the day we receive your deposit. When available, you can withdraw the funds in cash, and/or we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before 5 p.m. (unless otherwise posted) on a business day we are open, we will consider that the day of your deposit. However, if you make a deposit after 5p.m. or when otherwise posted in our bank offices, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### **LONGER DELAYS MAY APPLY**

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposits will be available on the first business day. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If we decide to take this action after you have left the bank premises, we will mail you a notice by the day after we decide to place the hold. If you need the funds from a deposit right away, you should ask us when the funds will be available. Funds from the following deposits are available on the first business day following the day of your deposit if the conditions indicated are met:

- (1) State and local government checks from the state in which your account is maintained and,
- (2) Official, certified and teller's checks that are payable to you if you indicate on your deposit slip that special checks are included in the deposit. Mark your deposit slip by writing "SD" beside the special check.

In addition, funds you deposit by check (including those mentioned above) may be delayed for a longer period of time under the following circumstances:

- (1) You deposit checks totaling more than \$5,000 on any one day.
- (2) You redeposit a check that has been returned unpaid.
- (3) Your account has been overdrawn repeatedly in the past six months.
- (4) We believe a check you deposit will not be paid.
- (5) There is an emergency, such as a failure of communications or computer equipment.

We will notify you if we delay your availability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the ninth business day after the day of your deposit.

### **SPECIAL RULES FOR NEW ACCOUNTS**

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from deposit of cash, and the first \$5,000 of a day's total deposits of U.S. Treasury, cashier's, certified, teller's, traveler's, the state or local government of the state where your account is maintained, Federal Reserve Bank and Federal Home Loan Bank checks, and checks drawn on Paragon Commercial Bank will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you and deposited into your account. The excess over \$5,000 will be available on the ninth business day after the day of you deposit. Funds from wire transfer into your account will be available on the first business day after the day we receive the transfer. The funds from other check deposits will be available on the ninth business day after the day of your deposit.

### **HOLDS ON OTHER FUNDS**

If we cash a check for you that is not drawn on Paragon Commercial Bank, we may withhold the availability of a corresponding amount of funds that are already available in your account. Those funds will be available at the time the funds from the check we cashed would have been available if you had deposited the check.

### **FOREIGN CHECKS**

Checks drawn on banks outside the United States are sent for collection instead of being deposited directly into your account. Any non-US checks deposited will be returned to you via US mail. Please speak with a Client Service Specialist to assist you in collecting funds from a non-US check and to understand associated collection fees. Funds will be deposited after we receive payment for the check from the bank on which it is drawn.