

FEE SCHEDULE
Highland Bank Schedule of Fees

Highland Bank
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Effective January 1, 2026

Additional Charges - Any third party charges incurred by Highland Bank.

ALL PRICES SUBJECT TO CHANGE

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

Check printing fees vary by the style of check ordered.

Account Closed within 6 months after opening	\$30.00
Account Reconciliation / Research - Per Hour (1 hr minimum)	\$30.00
Account OFAC Research - Per Hour (1 hr minimum)	\$25.00
ACH Unauthorized Return Items	\$5.00
Amortization Schedule	\$5.00
ATM: ATM / Debit Card Replacement	\$5.00
ATM: Rush Card Fee (3rd Party Overnight Delivery) UP TO	\$75.00
ATM: Fee for ATM withdrawal	\$2.00
Bad Address - Statements Returned (each)	\$5.00
Bill Pay Expedited Payments: Overnight Check	\$34.95
Bill Pay Expedited Payments: Second Business Day Check Delivery	\$29.95
Bill Pay Expedited Payments: Second Business Day Electronic Delivery	\$6.95
Cashier's Check	\$8.00
Check Cashing Fee (Non-Customers)	\$7.00
Coin Sorting - Self Service (Non-Customers)	10% of the total amount of coin sorted
Collections: Domestic	\$25.00
Collections: Foreign - Canadian	\$5.00
Collections: Foreign - Non-Canadian	\$35.00
Copies: Checks / Deposit Items: Up to 5 (each)	\$5.00
Copies: 6+ items - Per Hour (1 hr minimum)	\$25.00
Counter Checks (each)	\$1.00
Deposit Corrections - Per Correction	\$2.00
Dormant / Abandoned Account Termination (1)	\$75.00
Dormant / Abandoned / Inactive Checking Account - Per Month (2)	\$6.00
Duplicate Item	\$4.00
External Transfers via Digital Banking: Incoming	\$0.00
External Transfers via Digital Banking: Outgoing	\$2.00
Garnishment / Levy Execution	\$100.00
International ACH Transaction	\$4.50
Loan History Printout	\$5.00
Photocopies - Per Page	\$0.25
Statement Printout (each)	\$5.00
Stop Payment	\$35.00
Foreign Currency Purchase/Sale	\$20.00

NSF (Returned) (Insufficient Funds) Items or Overdraft (Paid) Items
 (Consumer Maximum \$170.00 per day (3))
 Overdrawn balance of \$0.00 - \$24.99 (per item) \$0.00
 Item amount from \$0.01 - \$24.99 (per item) \$0.00
 Item amount \$25.00 or greater (per item) \$34.00
 NSF (Returned) (Insufficient Funds) Re-Presentation (per item) (4) \$0.00

Wire Transfers (Available to Highland Bank Customers Only)
 Incoming Domestic \$15.00
 Incoming International \$22.00
 Outgoing Domestic \$25.00
 Outgoing International \$50.00
 Returned Wire \$25.00
 Wire Tracer Fee \$20.00

- (1) This fee will be assessed after three (3) returned statements due to Bad Address and customer has no other active accounts with Highland Bank.
- (2) If a checking account has had no transaction activity in twelve (12) months and the collected balance in the account is less than \$100, than this monthly fee will be assessed. Fees may cause a negative balance.
- (3) The overdraft fee is assessed when an item presented for payment causes the balance to become negative or more negative or would have caused a negative balance or more negative balance. This applies when the condition is created by check, in-person withdrawal or other electronic means, applicable. Fees may cause a negative balance.
- (4) When an item previously returned NSF (Insufficient Funds) is re-presented for payment. Item can be paid or returned again by the Bank.

Exclusive Commercial Fees:

- ATM Servicer Business - Per Month \$50.00
- Audit Confirmations \$25.00
- Bill Pay:
 - Per Month - Up to 10 payments \$6.95
 - 11+ payments (each) \$0.50
- Expedited Payments
 - Next Business Day Check Delivery \$34.95
 - Second Business Day Check Delivery \$29.95
 - Second Business Day Electronic Delivery \$6.95
- Cash Deposited
 - Small Business Checking Account \$0.20 per \$100 over \$5,000
 - Business or Commercial Checking Account \$0.20 per \$100 over \$10,000
- Currency Purchased - Per Strap \$0.75
- Hemp Related Business (HRB) Monthly Fee \$100.00
- Insufficient Funds Transfer Fee - Per Transfer \$10.00
- Night Deposit Bags - Ask a Banker for pricing
- Paper Statement Fee (Checking only) - Per Month \$5.00
- Redeposited Item (per item) \$2.00
- Returned Deposit Item (per item) \$10.00
- Rolled Coin Purchased - Per Roll \$0.15
- Special Instructions - Per Month \$25.00
- NSF (Returned) (Insufficient Funds) Items or Overdraft (Paid) Items
 - No Daily Maximum
 - Overdrawn balance of \$0.00 - \$24.99 (per item) \$0.00
 - Item amount from \$0.01 - \$24.99 (per item) \$0.00
 - Item amount \$25.00 or greater (per item) \$34.00
- Negative Balance Fee - Every 5 Consecutive Business Days (5) \$10.00
- Wire Transfers (Available to Highland Bank Customers Only)
 - Third Party Return Wire - Actual Cost
 - Wire Tracer Fee \$20.00
- Reverse/Draw Down Wire \$40.00
 - Wire Transfer via Digital Banking
 - Outgoing Domestic \$15.00
 - Outgoing International \$35.00

- (5) The negative balance fee is assessed when an account has a negative balance for five (5) consecutive business days. The fee is assessed on the 5th business day.