

**FEE SCHEDULE**  
**Highland Bank Schedule of Fees**

**Highland Bank**  
**2100 Ford Parkway**  
**St. Paul, Minnesota 55116**  
**(877)457-1305**  
**www.highland.bank**  
**client.services@highland.bank**

Effective June 10, 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
- Individual (Client) Lawyers Trust Account Monthly Fee \$10.00
- 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.