

**FEE SCHEDULE**  
**Effective June 1st, 2025**

**Pine River State Bank**  
**Your Community Partner**  
**103 Mill Street South**  
**PO BOX 67**  
**Pine River, Minnesota 56474**  
**Branches in Emily, Breezy Point, Pillager, and Nowthen**  
**(218)587-4463**  
**www.pineriverstatebank.com**  
**customerservice@pinriverstatebank.com**

All fees are 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.

Returned Deposit Fee per Item	\$4.00
NSF (Non- Sufficient Funds) Returned Item Fee per Item (e.g. created by check, in-person withdrawal, or other electronic means, as applicable) *Items may be presented multiple times if funds are not available. You will be charged each time the item is presented.	\$25.00
NSF (Non- Sufficient Funds) Returned Item Maximum Fee per Day	\$100.00
Continuous OD (Overdraft) Charge After Ten Business Days, Per Day Thereafter	\$5.00
Overdraft Paid Item Fee per Item (e.g. created by check, in-person withdrawal, or other electronic means, as applicable)	\$25.00
Overdraft Paid Item Fee Maximum per Day	\$100.00
Account Closing Fee if Closed within Six Months	\$25.00
Stop Payment per Request	\$25.00
Money Orders per Check	\$3.00
Cashiers Check per Check	\$5.00
Account Activity Printout per Request	\$3.00
Garnishments, Executions, and Levies per Request	\$60.00
Replacement Debit or ATM Fee per Card	\$10.00
Account Research per Hour (One Hour Minimum)	\$30.00
Account Balancing Assistance per Hour (One Hour Minimum)	\$30.00
Dormant Account Fee per Month After Six Months No Activity	\$1.00
Recurring ACH Transfer Fee, per occurrence	\$2.00
One-Time ACH Transfer Fee	\$4.00
Same Day ACH Transfer Fee (Received before 12:00PM CST)	\$6.00
Safe Deposit Box - Lost Key	\$35.00
Safe Deposit Box - Drilling Fee Cost of Locksmith + \$50.00	
Notary Fee (non-customer)	\$3.00
Return Mail Fee (per Month)	\$5.00
Paper Statement Fee (Selected Product Type or Duplicate Mailing)	\$2.00
Fax Fee	
\$3.00 up to 5 pages	
\$1.00 a page after 5	
Photocopies (per page)	\$0.25
Gift Cards	\$4.95
Access Cards (New)	\$6.95
Access Cards (Reload)	\$4.95
Coin Counting (non-customer)	5.00% of value of counted coins
Incoming Domestic Wire	\$15.00
Incoming International Wire	
\$15.00 plus any fees assessed by the sending institution	
Outgoing Domestic Wire Request, per Wire	\$25.00
Outgoing International Wire Request, per Wire	\$55.00

Initials

