



# Consumer Fee Schedule

Effective as of December 1, 2025

Account Services	
Replacement Debit Card	\$5.00
Check Printing	Varies
Teller Services	
Foreign Item Deposit ( <i>Per Item</i> )	\$15.00
Visa® Gift Card	\$4.00
Cashier's Check ( <i>Free for Golden Checking and Investor Savings</i> )	\$5.00
Check Cashing ( <i>Non-Customers</i> )	5.00%   Max \$20.00
Account Transactions	
Dormant Account ( <i>Per Month</i> )	\$5.00 <sup>1</sup>
Escheatment	\$30.00
ATM / Debit International Currency Conversion	0.09%
ATM / Debit International Transaction	1.00%
Research	
Research Fee	\$25.00 / Hour   Min \$10.00
Statement Copy ( <i>3 Free, 4+ Refer to Research Fee</i> )	
Wire Services	
Wire Transfer Incoming Fee	\$18.00
Wire Transfer Outgoing Domestic Fee	\$25.00
Wire Transfer Outgoing International Fee	\$60.00
Safe Deposit Box	
3x5 <sup>2</sup>	\$20.00 / Year
5x5 <sup>2</sup>	\$30.00 / Year
3x10 <sup>2</sup>	\$40.00 / Year
5x10 <sup>2</sup>	\$60.00 / Year
10x10 <sup>2</sup>	\$100.00 / Year
Lost Key	\$25.00
Drilling	\$30.00 + Fees
Late Fee ( <i>After 30 Days</i> )	\$10.00

<sup>1</sup> Maximum of 12 months, see account terms and conditions for details.

<sup>2</sup> Golden Checking Customers \$5.00 Discount. Must be deducted from a Drake Bank checking or savings account.



# Business Fee Schedule

Effective as of December 1, 2025

Account Services	
Account Closing ( <i>Less than 6 Months</i> )	\$25.00
Replacement Debit Card	\$5.00
Stop Payment Order	\$30.00
Check Printing	Varies
Teller Services	
Foreign Item Deposit ( <i>Per Item</i> )	\$15.00
Zipper Deposit Bag	\$10.00
Lock Deposit Bag	\$30.00
Visa® Gift Card	\$4.00
Cashier's Check ( <i>Free for Investor Savings</i> )	\$5.00
Check Cashing ( <i>Non-Customers</i> )	5.00% Max \$20.00
Account Transactions	
Overdraft ( <i>Per Item</i> )	\$35.00 <sup>1</sup>
Return Item ( <i>Per Item</i> )	\$35.00
Dormant Account ( <i>Per Month</i> )	\$5.00 <sup>2</sup>
Escheatment	\$30.00
ATM / Debit International Currency Conversion	0.09%
ATM / Debit International Transaction	1.00%
Levy / Garnishment Execution	\$75.00
Research	
Research Fee	\$25.00 / Hour Min \$10.00
Statement Copy ( <i>3 Free, 4+ Refer to Research Fee</i> )	
Safe Deposit Box	
3x5 <sup>3</sup>	\$20.00 / Year
5x5 <sup>3</sup>	\$30.00 / Year
3x10 <sup>3</sup>	\$40.00 / Year
5x10 <sup>3</sup>	\$60.00 / Year
10x10 <sup>3</sup>	\$100.00 / Year
Lost Key	\$25.00
Drilling	\$30.00 + Fees
Late Fee ( <i>After 30 Days</i> )	\$10.00

Wire Services	
Wire Transfer Incoming Fee	\$18.00
Wire Transfer Outgoing Domestic Fee	\$25.00
Wire Transfer Outgoing International Fee	\$60.00
Wire Manager Outgoing Domestic Fee	\$20.00
Wire Manager Outgoing International Fee	\$50.00
ACH Services	
ACH Manager ( <i>Per Month, Per TIN</i> )	\$10.00
ACH File	\$5.00
ACH Item ( <i>Credits &amp; Debits</i> )	\$0.10
ACH Same Day Item ( <i>Credits &amp; Debits</i> )	\$0.10
Positive Pay Services	
Check PP - 1st Account ( <i>Per Month</i> )	\$20.00
Check PP - Additional Accounts ( <i>Per Month, Per Account</i> )	\$15.00
ACH PP - 1st Account ( <i>Per Month</i> )	\$20.00
ACH PP - Additional Accounts ( <i>Per Month, Per Account</i> )	\$15.00
Remote Deposit Capture Services	
Set-Up ( <i>Per Scanner</i> )	\$50.00
Remote Deposit Capture ( <i>Per Month, Per Scanner</i> )	\$50.00
Multi-Feed Remote Deposit Capture ( <i>Per Month, Per Scanner</i> )	\$75.00
Check Scanner Price	Varies
Sweep Services	
Two Way Sweep ( <i>Per Month</i> )	\$50.00
One Way Sweep ( <i>Per Month</i> )	\$25.00
Zero Balance Account ( <i>Per Month</i> )	\$25.00
Sweep Transfer	\$5.00

<sup>1</sup> Maximum of \$140 / Day. Includes items created by check, in-person withdrawal, ATM, or other electronic means.

<sup>2</sup> Maximum of 12 months, see account terms and conditions for details.

<sup>3</sup> Must be deducted from a Drake Bank checking or savings account.