Consumer Fee Schedule

Effective as of August 1, 2026

Account Services	
Replacement Debit Card	$5.00
Check Printing	Varies
Teller Services	
Canadian - Foreign Item Deposit *(Per Item)*[1]	$10.00
Non-Canadian - Foreign Item Deposit *(Per Item)*[1]	$50.00 + Collection Fee
Visa® Gift Card	$4.00
Cashier's Check *(Free for Golden Checking and Investor Savings)*	$5.00
Check Cashing *(Non-Customers)*	5.00% | Max $20.00
Account Transactions	
Dormant Account (*Per Month*)	$5.00[2]
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 *(3 Free, 4+ Refer to Research Fee)*	
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[3]	$20.00 / Year
5x5[3]	$30.00 / Year
3x10[3]	$40.00 / Year
5x10[3]	$60.00 / Year
10x10[3]	$100.00 / Year
Lost Key	$25.00
Drilling	$30.00 + Fees
Late Fee *(After 30 Days)*	$10.00

[1] Foreign checks will be credited once funds are collected from the payee financial institution.
[2] Maximum of 12 months, see account terms and conditions for details.
[3] Golden Checking Customers $5.00 Discount. Must be deducted from a Drake Bank checking or savings account.

Business Fee Schedule

Effective as of August 1, 2026

Account Services	
Account Closing *(Less than 6 Months)*	$25.00
Replacement Debit Card	$5.00
Stop Payment Order	$30.00
Check Printing	Varies
Teller Services	
Canadian - Foreign Item Deposit *(Per Item)*[1]	$10.00
Non-Canadian - Foreign Item Deposit *(Per Item)*[1]	$50.00 + Collection Fee
Zipper Deposit Bag	$10.00
Lock Deposit Bag	$30.00
Visa Gift Card	$4.00
Cashier's Check *(Free for Investor Savings)*	$5.00
Check Cashing *(Non-Customers)*	5.00% Max $20.00
Account Transactions	
Overdraft *(Per Item)*	$35.00[2]
Return Item *(Per Item)*	$35.00
Dormant Account *(Per Month)*	$5.00[3]
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 *(3 Free, 4+ Refer to Research Fee)*	
Safe Deposit Box	
3x5[4]	$20.00 / Year
5x5[4]	$30.00 / Year
3x10[4]	$40.00 / Year
5x10[4]	$60.00 / Year
10x10[4]	$100.00 / Year
Lost Key	$25.00
Drilling	$30.00 + Fees
Late Fee *(After 30 Days)*	$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 *(Per Month, Per TIN)*	$10.00
ACH File	$5.00
ACH Item *(Credits & Debits)*	$0.10
ACH Same Day Item *(Credits & Debits)*	$0.10
Positive Pay Services	
Check PP - 1st Account *(Per Month)*	$20.00
Check PP - Additional Accounts *(Per Month, Per Account)*	$15.00
ACH PP - 1st Account *(Per Month)*	$20.00
ACH PP - Additional Accounts *(Per Month, Per Account)*	$15.00
Remote Deposit Capture Services	
Set-Up *(Per Scanner)*	$50.00
Remote Deposit Capture *(Per Month, Per Scanner)*	$50.00
Multi-Feed Remote Deposit Capture *(Per Month, Per Scanner)*	$75.00
Check Scanner Price	Varies
Sweep Services	
Two Way Sweep *(Per Month)*	$50.00
One Way Sweep *(Per Month)*	$25.00
Zero Balance Account *(Per Month)*	$25.00
Sweep Transfer	$5.00

[1] Foreign checks will be credited once funds are collected from the payee financial institution.
[2] Maximum of $140 / Day. Includes items created by check, in-person withdrawal, ATM, or other electronic means.
[3] Maximum of 12 months, see account terms and conditions for details.
[4] Must be deducted from a Drake Bank checking or savings account.