



# TWIN RIVER BANK

www.twinriver.bank

Equal Housing Lender Member FDIC

## FEE SCHEDULE

### Safe Deposit Box Rentals

Size of Box	Annual Rent
3" x 5" x 21"	\$20.00
3" x 10" x 21"	\$35.00
5" x 10" x 21"	\$50.00
10" x 10" x 21"	\$85.00
Lost safe deposit box key	\$20.00
Safe deposit box drill fee	\$200.00

Key deposit of \$20.00 is refundable upon return of both keys.

### Cash Management Online

Cash Management	\$25.00/month
Business Remote Capture	\$35.00/month

### Night Drop Deposit – processed 8:30 am business days

Night Drop Key (refunded upon key return)	\$5.00
Purchase lock bag with two keys	\$25.00
Purchase zipper bag	\$10.00

### Convenience Services

Money Order each (face value up to \$500)	\$4.00
Official Bank Check each	\$5.00
Cashier Check each	\$8.00
Check cashing non-customer - 3% of check with \$25.00 minimum	

### Loan Servicing

Payoff Quote / Personal Loan	\$25.00
Payoff Quote / Business Loan	\$100.00
Delinquent Loan Property Inspection	\$50.00
Verification of Deposit (debit account)	\$10.00

**Facts About Interest** - Interest rates and yields are subject to change daily and are posted on our website. If an account is closed before interest is credited, accrued interest will not be paid. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average balance in the account for the period.

### Checking Services

Non-Sufficient Funds Item (NSF)	\$35.00 / presentment
ACH Return Item	\$10.00
Stop Payment Order	\$35.00
Check Alert / Lost Checks	\$15.00
Item Deposited and Returned or Redeposited	\$10.00
Account Research / Checkbook Balancing	\$25.00 / hour
Statement Image (4 / page) / Photocopies	\$1.00 / page
Counter Checks or Deposit Slips	\$1.00 / 5
Garnishments, Executions, Levies	\$100.00
Debit Card Replacement (1 free per year)	\$5.00
Early Account Closure Fee (prior to 90 days)	\$15.00

### Wire Transfers

Incoming Customer	\$15.00 / transfer
Incoming non-customer	\$50.00 / transfer
Outgoing Domestic	\$25.00 / transfer
Outgoing Foreign	\$110.00 / transfer

### Dormant Account Service Charge

Checking with no activity for 1 year	\$10.00 / month
Savings with no activity for 3 years	\$10.00 / month

**Canadian/Foreign Items** - Canadian funds items will be discounted at the prevailing "buy" rate on the day of the transaction plus a handling fee of \$15.00 per item. Subsequent charge backs to you will be at the prevailing "sell" rate on the day the item is charged back to your account plus a handling fee of \$15.00.

**Escheat of Unclaimed Property** - State law requires that any checking, savings, mature time deposit, official checks or dividend checks must be delivered to the state if, after seven years, the depositor has made no deposit or withdrawal to or from the account and TRB has had no other known contact with the owner of the funds.

### Instant Notifications

Use our mobile apps to stay up-to-date with your accounts.

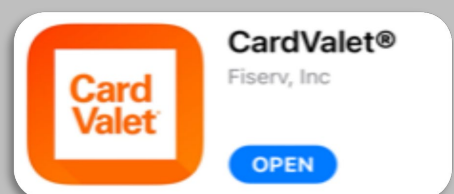
CardValet provides ATM/Debit security; immediate transaction alerts and fraud detection.



Online Banking, Cell Phone, Tablets



No Charge ATM Network



Debit Card / Rewards Cards