

Fee Schedule

PERSONAL ACCOUNTS

EFFECTIVE SEPTEMBER 2, 2025

SERVICE CHARGE

FEE

ADDITIONAL INFORMATION

Account Maintenance Fees

Monthly Maintenance Fee	\$0	A monthly fee charge for account upkeep and servicing.
Minimum Balance Fee	\$0	A fee charged when an account balance falls below a certain dollar amount.
Inactivity Fee	\$0	A fee assessed after a period of no customer-initiated activity on the account.
Early Account Closure Fee	\$0	A fee charged when an account is closed within a specified time after opening.

Card & ATM Fees

Debit Card Replacement Fee	\$0	A fee charged for issuing a replacement debit card.
Out-of-Network-ATM Fee	\$0	A fee for using an ATM outside of the bank's network. ATM owner may charge a fee, but ZYNLO Bank will not.
International Transaction Fee	\$0	A fee applied to transactions made outside of the United States of America or in foreign currency.

Transaction and Service Fees

Stop Payment Fee	\$0	A fee charged to a stop payment on a check or transaction.
Returned Deposited Item Fee	\$0	A fee charged when a deposited item is returned unpaid.
Non-Sufficient Funds Fee	\$0	A fee charged when a bank declines a transaction because the account balance is insufficient.
Overdraft Fee	\$0	A fee charged when a bank allows a transaction to go through even though the account balance is insufficient.
Escheatment Fee	\$20	A fee charged when an account is turned over to the state due to prolonged inactivity. State law establishes procedures under which unclaimed property must be surrendered.