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.

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