

**FEE SCHEDULE**

as of 03/01/2026

For current information please call (256) 741-1800

**NOBLEBANK  
& TRUST**

MEMBER FDIC



\*Please see second page for changes to the current fee schedule effective 03/01/2026\*

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

ATM and Debit Card (creation and shipment) fees up to	\$75.00
ATM and Debit Card Excessive Debit Card Replacement (more than 1 in 12 months)	\$10.00
ATM and Debit Card Foreign	\$0.00
ATM and Debit Card Non NobleBank Customer Using NobleBank ATM	\$4.00
Fees - Account Related - Account Early Closing Fee (within 90 days of opening - all account types)	\$25.00
Fees - Account Related - Collection Items - Domestic	\$20.00
Fees - Account Related - Collection Items - Foreign	\$30.00
Fees - Account Related - Deposit Correction	\$3.00
Fees - Account Related - Dormant Fee per month	\$10.00
Fees - Account Related - Mobile Deposit Fee (Business Only) per deposit	\$1.00
Fees - Account Related - Night Drop Replacement Key	\$20.00
Fees - Account Related - Photostatted Items (research copies of items)	\$2.00
Fees - Account Related - Redeposited or Retransmitted Item per Item	\$5.00
Fees - Account Related - Return Deposit Fee per item	\$10.00
Fees - Account Related - Statement - Mailed each cycle, per statement (does not apply to Legacy Checking, Legacy Savings, or Youth Savings)	\$3.00
Fees - Account Related - Statement - Printout/Copy	\$5.00
Fees - Account Related - Statement - Reconciliation per hour	\$25.00
Fees - Account Related - Statement - Special Interim Statement	\$5.00
Fees - Account Related - Stop Payment	\$30.00
Fees - Account Related - Telephone Transfer Fee	\$3.00
Fees - Account Related - Verification of Assets/Deposits	\$5.00
Fees - Other - Audit Confirmation	\$20.00
Fees - Other - Fax Service for first page (additional pages \$1.00 per page)	\$5.00
Fees - Other - Gift Card (sold to customers only)	\$5.00
Fees - Other - Official Check (sold to customers only)	\$5.00
Fees - Other - Official Check Exchange of NobleBank Item	\$10.00
Fees - Other - Photocopies per page	\$0.75
Fees - Other - Reloadable Card (sold to customer only)	\$5.00
Fees - Other - Reloadable Card - Reload Fee	\$1.00
NSF & Overdraft - Collection Fee (per account after 30 consecutive days overdrawn)	\$25.00
NSF & Overdraft - NSF Fee ( Non Sufficient Funds) per item	\$25.00
NSF & Overdraft - Overdraft Fee (per item)	\$25.00
NSF & Overdraft - Overdraft Protection Credit Line	\$50.00
NSF & Overdraft - Overdraft Protection Over Limit Fee	\$15.00
NSF & Overdraft - Overdraft Protection Transfer Fee (per transfer)	\$5.00
NSF & Overdraft - Overdrawn Account Fee (incurred every 5th day overdrawn) every 5 days overdrawn	\$5.00
Safe Deposit Box Drill Fee	\$200.00
Safe Deposit Boxes 10x10 Annual Fee	\$125.00
Safe Deposit Boxes 3x10 Annual Fee	\$50.00
Safe Deposit Boxes 3x5 Box Annual Fee	\$30.00
Safe Deposit Boxes 5x10 Annual Fee	\$70.00
Safe Deposit Boxes 5x5 Annual Fee	\$40.00
Treasury Management Fees - ACH Origination per month	\$50.00
Treasury Management Fees - Positive Pay - ACH per month	\$40.00
Treasury Management Fees - Positive Pay - Check per month	\$40.00
Treasury Management Fees - Remote Deposit Capture per month	\$95.00
Treasury Management Fees - Same Day ACH Origination (credit or debit) per ACH item	\$5.00
Treasury Management Fees - Sweep Fee per month (Account to Account Transfers)	\$60.00
Treasury Management Fees - Sweep Fee per month (Line of Credit)	\$95.00
Wire Transfer - Incoming Domestic	\$15.00
Wire Transfer - Incoming International	\$30.00

Wire Transfer - Outgoing Domestic	\$ 20.00
Wire Transfer - Outgoing Domestic - Electronic	\$15.00
Wire Transfer - Outgoing International	\$45.00
Wire Transfer - Outgoing International (Foreign Currency) - <u>Electronic</u>	\$15.00
Wire Transfer - Outgoing International (USD) - Electronic	\$35.00

NobleBank & Trust  
**FEE SCHEDULE CHANGES**  
as of 03/01/2026

The following changes are being made to the Bank's fee schedule with an effective date of 03/01/2026:

- ATM and Debit Card Excessive Debit Card Replacement will increase from \$5.00 to \$10.00.
- Fees – Account Related - Return Deposit fee per item will increase from \$5.00 to \$10.00.
- Fees – Account Related - Same Day ACH Origination per ACH file description will change to Treasury Management Fees –Same Day ACH Origination per ACH item .
- Fees – Account Related - Sweep Fee per month description will change to Treasury Management Fees - Sweep Fee (Account to Account Transfer) per month and the fee will increase from \$50.00 to \$60.00.
- Fees – Other - Amortization Schedule is being removed from the fee schedule.
- Fees – Other - Gift Card will increase from \$3.00 to \$5.00.
- Fees – Other - Official check will increase from \$3.00 to \$5.00.
- NSF & Overdraft - Overdraft Protection Over Limit Fee will increase from \$10.00 to \$15.00.
- Safe Deposit Boxes 10x10 Annual Fee will increase from \$90.00 to \$125.00.
- Safe Deposit Boxes 3x10 Annual Fee will increase from \$35.00 to \$50.00.
- Safe Deposit Boxes 3x5 Annual Fee will increase from \$20.00 to \$30.00.
- Safe Deposit Boxes 5x10 Annual Fee will increase from \$50.00 to \$70.00.
- Safe Deposit Boxes 5x5 Annual Fee will increase from \$30.00 to \$40.00.
- The following Treasury Management Fees were added to the schedule:
  - Treasury Management Fees – ACH Origination per month \$50.00
  - Treasury Management Fees – Remote Capture per month \$95.00
  - Treasury Management Fees – Positive Pay – Check per month \$40.00
  - Treasury Management Fees – Positive Pay – ACH per month \$40.00
  - Treasury Management Fees - Sweep Fee (Line of Credit) per month \$95.00.