

**DEPOSIT RATE AND FEE SCHEDULE**  
**EFFECTIVE September 6, 2022**  
**FEDERALLY INSURED BY FDIC**

*\*Rates may change after account opening at the Bank's discretion.*

ACCOUNT TYPE & OPENING BALANCE REQUIREMENT	MINIMUM BALANCE REQUIREMENT	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
Regular Savings \$10.00 minimum opening balance	\$10.00 <sup>1</sup> +	0.15%	0.15%
Platinum Checking \$100.00 minimum opening balance	\$1,000 <sup>1</sup> to \$2,999.99	0.05%	0.05%
	\$3,000.00 to \$9,999.99	0.15%	0.15%
	\$10,000 +	0.50%	0.50%
Compass Checking \$100.00 minimum opening balance	n/a	n/a	n/a
New Frontiers Money Market <sup>1</sup> \$2,500.00 minimum opening balance	\$0.01 to \$9,999.99	0.15%	0.15%
	\$10,000 +	1.75%	1.76%
CERTIFICATES of DEPOSIT	OPENING & MINIMUM BALANCE REQUIREMENT	INTEREST RATE	APY
181 – 364 days	\$500.00	0.45%	0.45%
12 – 23 Months	\$500.00	0.55%	0.55%
24 – 35 Months	\$500.00	0.70%	0.70%
36 – 59 Months	\$500.00	0.80%	0.80%
60 Months	\$500.00	0.85%	0.85%

**Account Disclosure:** The terms applicable to your Deposit Accounts at Portage Bank (PB) are provided in a separate Account Agreements & Disclosure. Fees may reduce earnings. Ask a Branch Associate for our current Legacy Account Agreements & Disclosure. Fee Schedule follows. The Annual Percentage Yield on Certificates of Deposits assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. A penalty of 30 to 180 days of interest may be imposed for early withdrawal on Certificates of Deposits will affect earnings on the account. Refer to your account agreement for specific penalty terms for your certificate.

*<sup>1</sup>Balances under minimum balance requirements shown above do not earn interest.*

<b>CHECKING AND SAVINGS ACCOUNT SERVICES</b>	
Platinum Checking; minimum balance \$1,000.00*	No Fee with minimum balance, or \$15.00
Gold Checking; minimum balance \$500.00*	No Fee with minimum balance, or \$7.00
Compass Checking; no minimum balance	No Fee
Mailed Statements	\$3.00 per month
Instant Statement (internal screen print of account history)	\$2.00
Statement Copies	\$3.00 per month
Stop Payment. Valid for 6 months, or until cancelled	\$10.00 each
Overdraft /Non-Sufficient Funds (NSF) – paid	\$16.00 per item; \$96.00 daily maximum
Non-Sufficient Funds (NSF) – returned	\$16.00 per presentment per item; \$96.00 daily maximum**
Deposited Item Returned/Charge Back	\$5.00 per item
Collection Item (plus cost to us)	\$10.00 per item
Check Copies from file	\$5.00 per item
Garnishments/Levies	\$15.00 per order
Dormant Account	\$5.00 per statement cycle
Debit Card Reorder	\$10.00 per occurrence
Elevated Account Risk Compliance	TBD based on risk assessment. You will be notified prior to account opening or 30 days prior to first charge if risk determined after opening.
<b>WIRE SERVICES</b>	
Incoming & Outgoing Domestic Wire Transfers	\$20.00 each
Incoming & Outgoing Foreign Wire Transfers	\$20.00 incoming/\$50.00 outgoing
Expedited Wire Request – Domestic & Foreign	\$20.00 each
<b>ONLINE/MOBILE SERVICES</b>	
Remote Deposit Capture for Business	\$75.00 Set Up Fee per location; \$50.00 per month
<b>SAFE DEPOSIT SERVICES</b>	
3"x3"	\$6.00 per year
5"x5"	\$9.00 per year
5"x10"	\$18.00 per year
10"x10"	\$35.00 per year
Safe Deposit Box Drilling &/or Replacement Key	Contract Price
<b>OTHER SERVICES</b>	
Personal Money Order/Cashier's Check	\$1.00 each up to \$500.00; \$1.50 each \$500.01 to \$999.99
Cashier's Check	\$2.00 each \$1,000.00 +
Bookkeeping/Research	\$25.00 per hour
Incoming/Outgoing Fax	\$2.00 first page, \$0.75 per page for next 3 pages, \$0.50 per page after page 4.
<b>Account Fees May Reduce Earnings</b>	

\*refer to Account Agreements & Disclosure for minimum balance requirements

\*\*A fee may be charged to you each time the same item whether it is created by check, transfer request, in person withdrawal or other electronic means, is paid or returned unpaid

**LEGACY PRODUCTS** – These rates are for existing accounts only, and are not available for new accounts as of 4/28/2022.

DEPOSIT RATES  
EFFECTIVE April 19, 2022  
FEDERALLY INSURED BY FDIC

ACCOUNT TYPE	RATE MINIMUM BALANCE REQUIREMENT	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
NOW Checking*	\$0.01 to \$2,999.99	0.05%	0.05%
	<b>\$3,000.00</b> <sup>3</sup> - \$9,999.99	0.15%	0.15%
	\$10,000 +	0.50%	0.50%
Regular Money Market*	\$0.01 to \$24,999.99	0.05%	0.05%
	<b>\$25,000.00</b> <sup>3</sup> to \$29,999.99	0.10%	0.10%
	\$30,000 +	0.15%	0.15%

**Consumer Account Disclosure:**

The fees and terms applicable to these Legacy Deposit Accounts at Portage Bank (PB) are provided in a separate Account Agreements & Disclosure. Ask a Branch Associate for our current Legacy Account Agreements & Disclosure.

Fees may reduce earnings. Ask a Branch Associate for our Fee Schedule.

*\*Rates may change after account opening at PB's discretion.*

*<sup>3</sup>Minimum Balance shown in Bold.*