



Consumer Fee Schedule

Effective as of December 1, 2025

Account Services	
Replacement Debit Card	\$5.00
Check Printing	Varies
Teller Services	
Foreign Item Deposit (<i>Per Item</i>)	\$15.00
Visa® Gift Card	\$4.00
Cashier's Check (<i>Free for Golden Checking and Investor Savings</i>)	\$5.00
Check Cashing (<i>Non-Customers</i>)	5.00% Max \$20.00
Account Transactions	
Dormant Account (<i>Per Month</i>)	\$5.00 ¹
Escheatment	\$30.00
ATM / Debit International Currency Conversion	0.09%
ATM / Debit International Transaction	1.00%
Research	
Research Fee	\$25.00 / Hour Min \$10.00
Statement Copy (<i>3 Free, 4+ Refer to Research Fee</i>)	
Wire Services	
Wire Transfer Incoming Fee	\$18.00
Wire Transfer Outgoing Domestic Fee	\$25.00
Wire Transfer Outgoing International Fee	\$60.00
Safe Deposit Box	
3x5 ²	\$20.00 / Year
5x5 ²	\$30.00 / Year
3x10 ²	\$40.00 / Year
5x10 ²	\$60.00 / Year
10x10 ²	\$100.00 / Year
Lost Key	\$25.00
Drilling	\$30.00 + Fees
Late Fee (<i>After 30 Days</i>)	\$10.00

¹ Maximum of 12 months, see account terms and conditions for details.

² Golden Checking Customers \$5.00 Discount. Must be deducted from a Drake Bank checking or savings account.



Business Fee Schedule

Effective as of December 1, 2025

Account Services	
Account Closing (<i>Less than 6 Months</i>)	\$25.00
Replacement Debit Card	\$5.00
Stop Payment Order	\$30.00
Check Printing	Varies
Teller Services	
Foreign Item Deposit (<i>Per Item</i>)	\$15.00
Zipper Deposit Bag	\$10.00
Lock Deposit Bag	\$30.00
Visa® Gift Card	\$4.00
Cashier's Check (<i>Free for Investor Savings</i>)	\$5.00
Check Cashing (<i>Non-Customers</i>)	5.00% Max \$20.00
Account Transactions	
Overdraft (<i>Per Item</i>)	\$35.00 ¹
Return Item (<i>Per Item</i>)	\$35.00
Dormant Account (<i>Per Month</i>)	\$5.00 ²
Escheatment	\$30.00
ATM / Debit International Currency Conversion	0.09%
ATM / Debit International Transaction	1.00%
Levy / Garnishment Execution	\$75.00
Research	
Research Fee	\$25.00 / Hour Min \$10.00
Statement Copy (<i>3 Free, 4+ Refer to Research Fee</i>)	
Safe Deposit Box	
3x5 ³	\$20.00 / Year
5x5 ³	\$30.00 / Year
3x10 ³	\$40.00 / Year
5x10 ³	\$60.00 / Year
10x10 ³	\$100.00 / Year
Lost Key	\$25.00
Drilling	\$30.00 + Fees
Late Fee (<i>After 30 Days</i>)	\$10.00

Wire Services	
Wire Transfer Incoming Fee	\$18.00
Wire Transfer Outgoing Domestic Fee	\$25.00
Wire Transfer Outgoing International Fee	\$60.00
Wire Manager Outgoing Domestic Fee	\$20.00
Wire Manager Outgoing International Fee	\$50.00
ACH Services	
ACH Manager (<i>Per Month, Per TIN</i>)	\$10.00
ACH File	\$5.00
ACH Item (<i>Credits & Debits</i>)	\$0.10
ACH Same Day Item (<i>Credits & Debits</i>)	\$0.10
Positive Pay Services	
Check PP - 1st Account (<i>Per Month</i>)	\$20.00
Check PP - Additional Accounts (<i>Per Month, Per Account</i>)	\$15.00
ACH PP - 1st Account (<i>Per Month</i>)	\$20.00
ACH PP - Additional Accounts (<i>Per Month, Per Account</i>)	\$15.00
Remote Deposit Capture Services	
Set-Up (<i>Per Scanner</i>)	\$50.00
Remote Deposit Capture (<i>Per Month, Per Scanner</i>)	\$50.00
Multi-Feed Remote Deposit Capture (<i>Per Month, Per Scanner</i>)	\$75.00
Check Scanner Price	Varies
Sweep Services	
Two Way Sweep (<i>Per Month</i>)	\$50.00
One Way Sweep (<i>Per Month</i>)	\$25.00
Zero Balance Account (<i>Per Month</i>)	\$25.00
Sweep Transfer	\$5.00

¹ Maximum of \$140 / Day. Includes items created by check, in-person withdrawal, ATM, or other electronic means.

² Maximum of 12 months, see account terms and conditions for details.

³ Must be deducted from a Drake Bank checking or savings account.