



CACHE VALLEY BANK

Account Fee Disclosure

Effective 2-1-2026



The following fees may be assessed to your deposit account, including transaction limitations and minimum balances if any.

Account Limitations

Interest Bearing

	Demand Interest Bearing				Money Market				Savings			
	Silver	Gold	Platinum	Yth/Sen	Silver	Gold	Platinum	Yth/Sen	Silver	Gold	Platinum	Yth/Sen
Required to Open	\$2,000	\$20,000	\$50,000	•	\$2,000	\$20,000	\$50,000	•	\$25	\$2,000	\$20,000	\$25
Minimum Balance	\$2,000	\$20,000	\$50,000	•	\$2,000	\$20,000	\$50,000	•	•	•	•	•
Monthly Fee	•	•	•	•	•	•	•	•	•	•	•	•
Transfer Limit	•	•	•	•	6 per mo.	6 per mo.	6 per mo.	6 per mo.	6 per mo.	6 per mo.	6 per mo.	6 per mo.
Excess Limit Fee	•	•	•	•	\$10 / item	\$10 / item	\$10 / item	\$10 / item	\$10 / item	\$10 / item	\$10 / item	\$10 / item

Non-Interest Bearing

	Required to Open	Minimum Balance	Monthly Fee	Transfer Limit	Excess Limit Fee
Cache Checking	\$50	•	•	•	•

Account Research

Research Cost	\$50.00 per hour
Copies	\$0.25 per page
TIN / SSN Mismatch	\$200.00 per mismatch

ACH Return

Per return	\$5.00
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ATM & Debit Cards

Within Cache Valley Bank's Network	Free
Non-Network	3 rd party fee
Replacement Card (lost or stolen)	\$10.00 each
Express Delivery of Card	\$50.00 each

Certificates of Deposit – Early Withdrawal Penalty (interest forfeited in months)

12 Month Term.....	1 month	36 Month Term.....	3 months
18 Month Term.....	2 months	48 Month Term.....	4 months
24 Month Term.....	2 months	60 Month Term.....	5 months

* 1, 3 & 6 Month Terms do not impose a penalty.

Check Printing

Fee depends on product and/or style of check ordered	Inquire Within
Cashier's Checks and Money Orders.....	\$3.00 per check
Temporary Checks (3 checks on a page).....	\$3.00 per page

Coin Processing

Per Transaction	\$5.00 per hundred dollars
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Collection Items

Collected Domestic Item	\$25.00 each
Collected Foreign Item	\$35.00 each

Deposit of Check Drawn on a Foreign Bank

Foreign Check Deposit	\$5.00 per check
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Dormant Accounts

Checking Account (18 months with no activity)	\$5.00 per month
Savings Account (24 months with no activity)	\$5.00 per month

Early Account Closure

Within 90 days of opening an account	\$15.00 each
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Internet & Phone Banking

Consumer Internet Banking	Free	Mobile App	Free
Bill Pay & Presentment	Free	Dial-A-Bank	Free
Online Statements	Free		

Legal Requests

Garnishments / Levies / Subpoenas	\$50.00 per hour
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Other Bank Services

Medallion Signature Guarantee	\$50.00 per signature
Notary Public	\$10.00 per signature

Overdraft / Non-Sufficient (NSF)

Overdraft / NSF	\$20.00 per item
*Consumer overdraft fees only assessed on items greater than	\$25.00
**Re-presented Checks/ACH (Insufficient Funds)	\$20.00 per item
***Consumer maximum daily fee	\$125.00 per day
Each Overdraft paid / NSF item may be created by check, in-person / ATM withdrawal or other electronic means.	
Overdraft Balance Annual Interest Rate	21% APR

Reciprocal Deposits

ICS Deposit Placement	\$40.00 per acct, per month
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Remote Deposit Capture

Single-Feed CheXpress Scanner (lease and/or connection)	\$30.00 per month
Multi-Feed TellerScan TS240 (lease and/or connection)	\$40.00 per month

Return Deposit Chargeback

Per Deposited Item	\$5.00 each
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Safe Deposit Box – Annual Cost

2 x 5 x 24	\$5.00	3 x 10 x 24	\$15.00	10 x 10 x 24	\$50.00
3 x 5 x 24	\$7.50	5 x 10 x 24	\$30.00	Lost Key	\$45.00 each
5 x 5 x 24	\$10.00	7 x 10 x 24	\$40.00	Drilling & Key Replacement ...	\$125.00 each

*Box size availability depends on location – contact your local branch for more information.

Stop Payments

ACH or Check	\$20.00 each
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Wire Transfers

Domestic Incoming	Free
Domestic Outgoing	\$20.00 each
International Incoming	\$30.00 each
International Outgoing	\$50.00 each

Treasury Management Services – Flat Rate Pricing Packages

Tier	Service Package	Monthly Fee
Tier 1 – Journey <i>(choose 1 service)</i>	• ACH: Send/Pull /Pass-Thru ✓ Up to 5 Batches • Remote Deposit: Single-Feed Scanner ✓ 1 User License	\$20.00
Tier 2 – Navigate <i>(choose 2 services)</i>	• ACH: Send/Pull /Pass-Thru ✓ Up to 20 Batches • Remote Deposit: Multi-Feed or Single-Feed Scanner ✓ Up to 3 User Licenses • Positive Pay: Check & ACH ✓ 1 account enrolled	\$50.00
Tier 3 – Mountains Await <i>(comes with all 3 services)</i>	• ACH: Send/Pull /Pass-Thru ✓ Up to 50 Batches • Remote Deposit: Multi-Feed or Single-Feed Scanner ✓ Up to 5 User Licenses • Positive Pay: Check & ACH ✓ Up to 5 accounts enrolled	\$100.00
Tier 4 – Peak Performance <i>(for Specialized Business Types)</i>	• ACH: Send/Pull /Pass-Thru ✓ 50+ Batches • Remote Deposit: Multi- feed or Single Feed Scanner ✓ Up to 10 User Licenses • Positive Pay: Check & ACH ✓ Up to 10 accounts enrolled • Same-Day ACH* • ICS Deposits^	\$250.00
Tier 5 – Your Financial Outfitter <i>(tailored service packages for businesses who have complex service set-ups, non-standard transaction activity, and high daily/monthly volumes and limits)</i>	• ACH: Send/Pull /Pass-Thru ✓ 50+ Batches • Remote Deposit: Multi- feed or Single Feed Scanner ✓ More than 10 User Licenses • Positive Pay: Check & ACH ✓ More than 10 accounts enrolled • Same-Day ACH* • ICS Deposits^	\$500.00
Tier 6 – Concierge <i>(elite services for companies with diverse portfolios and multiple business entities)</i>	• ACH: Send/Pull /Pass-Thru • Remote Deposit: Multi- feed or Single Feed Scanner • Positive Pay: Check & ACH • SFTP* • API* • Same-Day ACH* • ICS Deposits^	-See a Treasury Management Officer for pricing.

*Advanced Treasury Management Services

^ICS Deposit Placement Service

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