

Sonata Bank
Public File – List of Services

Hours of Operation

Office Hours:

Monday through Thursday 8:30am – 4:00pm

Friday 8:30am – 5:00pm

Drive- and Walk-Up Teller Hours:

Monday through Thursday 8:30am – 4:00pm

Friday 8:30am – 5:00pm

Available Loan and Deposit Products

Loan Products

- Consumer loans, including auto, boat, motorcycle, recreational vehicle, and unsecured
- Consumer Real Estate Loans
- Home equity lines of credit
- Home equity loans
- SBA loans
- Commercial loans, including revolving lines of credit, equipment loans, and other term loans utilized for general corporate purposes
- Commercial real estate loans, including construction lines of credit, purchase-money term loans, and other term loans
- Letters of credit

Deposit Products

- Certificates of Deposit
- Sonata Checking
- Sonata Club Checking
- Sonata Interest Checking
- Sonata Money Market
- Sonata Savings
- Sonata Small Business Checking
- Safe Deposit Boxes
- Internet Banking and Bill Pay
- Check/debit cards

Transaction Fees

FEE TYPE	FEE DESCRIPTION	FEE AMOUNT	FEE QUANTITY (ITEM QUANTITY)
Account Activity Printout Fee	Customer request for activity printout between statement cycles	\$1.00	Per Page
Account Photocopy Fee	Paper or electronic documents	\$1.00	Per Page
Account Reconciliation Fee	Customer request to reconcile account	\$25.00	Per Account, Per Hour (Minimum Charge One (1) Hour)
Account Research Fee	Customer request for account research	\$25.00	Per Account, Per Hour (Minimum Charge One (1) Hour)

Updated March 2024

Auto books Transaction Fee	Fee charged by Auto books to process each invoice initiated to a third party	Actual - Pass thru	Per Transaction
Bad Address Fee	Account statements or other customer documents returned by post office	\$2.00	Per Account, Per Month
Bill Pay Expedited Payment Fee	Customer request to expedite payment	Actual - Pass thru	Per Payment
Cashier's Check Fee	Purchase of cashier's check	\$5.00	Per Check
Check Orders Harland Clarke PPD	Fee assessed by Harland Clarke for check orders	Varies By Style	Per Account
Collection Fee - Domestic Item	Domestic checks sent for collection	\$25.00	Per Check
Collections Foreign Fee	Foreign checks sent for collection; <i>other correspondent bank fees may apply</i>	\$30.00	Per Check
Debit Card Expedited Delivery Fee	Customer expedited request	Actual - Pass thru	Per Card
Deposit Lock Bag Fee	Deposit bag with lock- Key included	\$30.00	Per Bag
Deposit Zipper Bag Fee	Deposit bag with zipper (no lock)	\$10.00	Per Bag
Deposited or Cashed Return Fee	Fee applies to items charged back to an account or customer; <i>additional fees may apply for returned foreign items</i>	\$10.00	Per Item**
Dormant Charge	Fee applied monthly after 12 consecutive months of account inactivity on account balances less than \$100.00 (<i>Interest payments and account fees are not considered for activity status</i>)	\$5.00	Per Account
Electronic Statement Fee	Electronic statements are provided free of charge	\$0.00	Free
Escheatment Fee	Fee charged for processing abandoned property to the Department of Unclaimed Property (account considered abandoned after 3-year period of no contact with the account holder)	\$75.00	Per Account
Fax Fee	Fax request	\$2.00	Per Page
Foreign Currency Order Fee	Additional correspondent bank fees apply	\$15.00	Per Order
Foreign Wire Fee - Outgoing	Fee charged for outgoing international wire	\$50.00	Per Request
Levy/Garnishment/Legal Order	Fee charged for processing court order, tax, levy, or other legal order	\$75.00	Fee Per Account, Per Presentment
Non-Sufficient Funds Charge (Business Accounts)	Fee applied to items presented against insufficient funds and returned. In addition, a Non-Sufficient Funds charge will be applied each time the same returned item is resubmitted against insufficient funds.	\$25.00	Per Item*
Notary Service Fee	Service provided free to Sonata customers; service not available to non-customers	\$0.00	Free
On-Us Check Cashing Fee	On-us checks cashed by non-customer	\$5.00	Per Check
Overdraft Item Charge (Business Accounts)	Fee applied to items presented against insufficient funds and paid	\$25.00	Per Item*
Overdraft Item Charge (Consumer Accounts Only)	Fee applied to items presented against insufficient funds and paid; no charge on items returned	\$25.00	Per Item*
Paper Statement Fee	Fee charged for paper statements - product defined and charged per statement cycle	\$3.00	Per Account

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Special Account Handling Fee	Customer special account handling requests	\$25.00	Per Account, Per Month
Statement Copy Fee	Customer request for copy of statement	\$5.00	Per Account, Per Month
Statement Duplication Fee	Customer request for additional statement mailings	\$5.00	Per Account, Per Month
Stop Payment Charge	Customer stop payment request placed by bank employee; stop payments do not apply to debit card transactions	\$25.00	Per Item
Stop Payment Fee - Online	Customer initiated online stop payment (applies to check items only, contact bank to place an ACH stop payment); stop payments do not apply to debit card transactions	\$15.00	Per Check
Subpoena Processing Fee	Customer charge for processing a subpoena	\$50.00	Per Account, Per Presentment
Subpoena Research Fee	Fee charged for account research related to subpoena; non-customer fee	\$25.00	Per Hour
Temporary Checks Fee	Customer request for temporary checks; for new accounts, one set provided free	\$4.00	Per Set (4)
Verification of Deposit Fee	Fee charged for request of verification of deposit	\$10.00	Per Account, Per Presentment
Wire Transfer - Incoming Domestic	No fee for customers	\$0.00	
Wire Transfer Fee - Outgoing	Fee charged for outgoing domestic wire transfer	\$25.00	Per Wire
Wire Transfer- Incoming Int'l	Fee charged for incoming international wire received through correspondent	\$15.00	Fee, Per Wire

**The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check or draft, in-person withdrawal, ATM withdrawal, or other electronic means; provided, however, that for consumer accounts we will only charge an Overdraft Item Charge for overdrafts caused by ATM withdrawals or one-time debit card transactions if opted-in to that service. All charges are per item, per presentment, unless otherwise specified. Please be aware that an item may be presented and returned multiple times and that we do not monitor or control the number of times an item is presented for payment.*

***Applies per each credited or debited item, per presentment, when an item (check, originated ACH, electronic transfer or other dishonored payment) is returned unpaid for any reason and charged back to the account where it was initially deposited.*