



DEVON BANK

Devon Bank Products and Services - Updated March 2025

Personal Banking

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Certificates of Deposit
- Individual Retirement Accounts (IRA)
- Health Savings Accounts
- Online Banking & Bill Payment
- Debit MasterCard
- Safe Deposit Boxes
- Overdraft Privilege
- Credit Cards / Secure Credit Cards
- Mobile App
- Integrated Teller Machines (ITM)

Business Banking

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Certificates of Deposit
- Online Banking
- Business Debit MasterCard
- Merchant Services
- ACH Origination Services
- Remote Deposit Capture
- Cash Management

Personal Financing

- Conventional Mortgages
- Home Equity Lines of Credit
- Faith-based Financing

Commercial Financing

- Commercial Finance Services
- Faith-based Financing

Trust and Investments

- Guardianships
- Special Needs Trusts
- Investment Management
- Irrevocable and Charitable Trusts



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- Revocable Living Trusts
- Advisor Directed Trusts
- Managed and Self Directed IRAs and Custodial Services

Other Services

- Walk-Up/Drive-Up ATMs
- International Services
- Wire Transfers
- Money Orders
- Cashier's Checks
- Night Depository
- Automatic Debits and Transfers

MISCELLANEOUS FEES AND CHARGES

Teller Services (available for customers only)

Counter Check Charge: \$2.00
Cashiers Check: \$5.00
Money Order: \$3.00
Currency Purchase: \$.10 per strap
Rolled Coin Purchased: \$.20 per roll

Teller Services Other

Cash Advance Charge: \$50 for amount up to \$500.00 or 10% of cash advance amount for any amount above \$500.00

Debit/ATM Card Fees

Replacement Card: \$10.00
Expedited/International Delivery Fee: \$50.00

Special Services

Check Cashing (non-customers): \$10 (payroll checks exempt)
Hold Mail Service: \$10.00 per cycle
Tax Levies/Liens/Garnishments/Citations: \$100.00 plus attorney fees
Reconciling Accounts: \$50.00 per hour with a \$10 minimum
Close and Reopen New Demand or Savings Account: \$50.00
Close Account Within 6 Months of Opening: \$50.00
Balance Verification Letter: \$15.00
Overdraft Protection: \$5.00 per transfer
Special Handling Services (Wire Transfer Notifications, Faxed Statements, etc.): \$5.00 per case



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Operations Services

Account to Account Funds Transfer (assisted): \$5.00 each
Account Balance Inquiry (assisted): \$1.00
Deposit Adjustment (over \$10): \$3.00
Deposited Checks Returned: \$0
Research/Document Lookup: \$30.00 per hour and \$2.00 per copy with a \$15.00 minimum
Official Check Watch: \$25.00 per item
Account Statement Copy: \$5.00 each
Audit Verification: \$10.00
Stop Payment Order: \$35.00 per item
Inactive/Dormant Demand and Savings Account Fees (no activity after 24 months): \$10.00 per month
Account Charge Off/Collection Fee: 66.7% of the amount of charge off (negative balance at time of charge off)

Overdraft Services - Business Accounts

Returned NSF Fee: \$0 per presentment
Paid NSF Fee: \$35.00 per presentment
Overdraft Fee: \$7.50 after 1 business day & each business day thereafter (business days: Monday - Friday excluding Federal holidays)

Overdraft Services - Personal Accounts

Returned NSF Fee : \$0 per presentment
Overdraft (Paid NSF Fee/OD Limit Fee): \$30.00 per presentment
NSF Fee/OD Limit Fee: will not be assessed if the account is overdrawn by a balance of \$20.00 or less
Maximum per day fees and charges will not exceed: \$180.00
NSF/OD Limit items: may be created by check, bank fees, or other electronic means

Wire Transfer

International Documents: \$50.00
Domestic (Outgoing): \$30.00 (\$50.00 after 3 pm)
International (Outgoing): \$50.00
Commercial (Incoming): \$20.00
Personal (Incoming): \$10.00
Per Tracer Request: \$15.00
International Services
Foreign Check Collection: \$20.00 - additional fees may apply based on Foreign



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Institutions collection charges

Foreign Cash Letter Processing: \$10.00
Purchase Foreign Currency: \$15.00 plus shipping
Treasury Management Services Fees
Devon Connect: \$10.00 per month
Paper Account Statements: \$2.00 per month
ACH Origination Services: \$25.00 per month
ACH per Debit/Credit Originated: \$.45 each
Remote Deposit Capture: \$100.00 per month
Positive Pay/ACH Positive Pay Return Items: \$30.00 per item
Positive Pay Exception: \$5.00 per item
ZBA/Sweep: \$30.00 per month
DEPOSIT PRO, Ver. 23.1.0.039 Copr. Finastra USA

Home Equity Line of Credit

- \$250.00 annual fee after the first year
- \$500 early cancellation fee if the line is closed prior to 3rd anniversary