



316 BUSINESS REWARDS CHECKING

ACCOUNT DISCLOSURE

BALANCE INFORMATION	
Minimum Amount to Open Account	\$1.00
Minimum Balance to Avoid Maintenance Fee	Not applicable
ADDITIONAL TERMS	
Primis Debit Card Rewards	Primis debit card rewards of 1.00% per debit card transaction (not including ATM transactions). The reward will be paid to your account the business day your statement cycle ends for any qualifying debit card transactions that posted and settled to your account by the end of the statement cycle. If you close your account before reward payment is credited, you will not receive the earned rewards. At the discretion of the bank, your account may be closed and reward payment may be denied if the offering is abused.
Foreign ATM Fee Refunds	Fees for ATM transactions at foreign (non-Primis) ATMs will be refunded to your account on or about the 15 th of every month. If you close your account before ATM fees are refunded, you will not receive the accrued ATM Fee Refunds.
Additional Account Features	<ul style="list-style-type: none"> • No ATM Fees • No per item fees • No monthly fees • • No Incoming Wire Fees • No Check Image Fees • • Free Cashier's Checks • No transaction limits • • Primis Branded Checks Benefit•
Fee Schedule	See the Fee Schedule for other bank fees that may apply to your account.
Zero Balance Account Closure	If your account remains at a zero (\$0) balance for 35 (thirty-five) consecutive days, we may close your account.

ASSISTANCE & SERVICING

Cashier's Check	\$0
Expedited Bill Payment Fee (when available)	\$25.00
Expedited Debit Card Reorders	\$25.00
Foreign Check Collection (other than Canadian)	\$50.00 plus collection fees
Foreign Check Collection (Canadian)	\$20.00
Garnishments/Liens/Levies (per item)	\$150.00
Notary Services (in person)	\$0
Reconciliation/Research (per hour)	\$35.00
Return Deposited Item	\$0
NSF Return Item Fee	\$0
Overdraft Item Fee	\$0
Stop Payment	\$0

WIRE TRANSFERS

Domestic Outgoing Wire	\$5.00
International/Domestic Incoming	\$0
International Outgoing Wire	\$35.00
Return Wire	\$0
Reverse Wire	\$0

*We want to make sure you have the information you need to manage your account. Depending on your account type, some of the fees listed above may not apply. Remember to review the disclosures and truth in savings documents on your specific account for full details. Banking services are delivered through the 316 Financial Division of **Primis Bank**, Member FDIC.*

While our fees are subject to change, this information is accurate as of 12/01/2025.