

Products and Services:

A description of [Personal and Business Products and Services](#) are available through Academy Bank. Questions regarding transaction fees or cost of services can be directed to your nearest Academy Bank [location](#).

[Personal Deposit Products](#)[Safe Spending Account-BankOn Certified](#)[My Finance360](#)[Mortgage Products](#)[Home Equity Lines of Credit](#)[CD Term Loans](#)[Express Loans](#)[Credit Builder Secured Visa® Credit Card](#)[Personal Credit Cards](#)[Business Deposit Products](#)[Business Loans](#)[Business Credit Cards](#)

Transaction Fees

OTHER ACCOUNT FEES – All Accounts

The following fees may apply to all Consumer and Commercial Checking, Money Market, and Savings Accounts:

Account closing within 90 days of opening	\$25.00
ATM or Debit card replacement for lost or damaged cards	\$10.00
ATM Transaction Denied	\$0.50 at an ATM that we do not own. This fee is waived if the primary Account on the card is eligible to participate in the MoneyPass network. The debit card will bear a MoneyPass logo on the back.
ATM Withdrawal, Transfer, or Inquiry Fee	\$2.75 at an ATM that we do not own. This fee is waived if the primary Account on the card is eligible to participate in the MoneyPass network. The debit card will bear a MoneyPass logo on the back.
ATM Withdrawal, Transfer, or Inquiry Fee	\$2.75 at an ATM outside of the United States
Cash deposit at Wal-Mart cashier or other merchant	\$4.95 per transaction
Cashier's Check	\$7.00
Collection Item-Incoming	\$20.00
Collection Item-Outgoing	\$20.00
Collection Item-Foreign	\$20.00 plus exchange
Counter Checks	\$1.00
Excessive Reject Fee	\$1 per item
Fee for Printed Checks	Prices vary depending on style
Foreign Currency Drafts	Cost plus \$5.00
Garnishment & Levy Processing	\$100.00 or state fee
Inactivity Fee (Money Market & Savings Account excluded)	\$5.00 per month after 12 months of no client-initiated activity
Dormant Account Fee	\$10.00 per month after 36 months of no client-initiated activity. After 5 years of no activity, this fee increases to \$25.00 per month. A fee of \$75.00 is assessed to escheat the balance to the State as Unclaimed Property.
Excessive withdrawal Fee – applies to Money Market Deposit Accounts	\$10 per withdrawal or transfer over 6 per statement cycle, maximum fee of \$60 per monthly statement period. Is Withdrawals at our tellers and ATMs do not count towards the 6 per cycle limit
IRA transfer fee (external outgoing)	\$25.00
Notary Fee	\$10.00 or state fee
Overdraft Fee (Applies to checks, in-person withdrawals, ATM withdrawals, or transactions by other electronic means that result in either an overdraft or are returned because the item would create an overdraft if paid)	\$20.00 per item, Maximum charge \$100.00 per single business day for any combination of Overdraft Fees and Returned Item Fees. If an item is presented multiple times, this fee will apply only the first time the item is presented for payment. You will not be charged an Overdraft Fee if your account had a positive balance at the time of initial approval but was subsequently overdrawn at the time of Final Settlement.
Returned Item Fee (Applies to checks, in-person withdrawals, or transactions by other electronic means that result in an overdraft and are returned.)	\$20.00 per item, Maximum charge \$100.00 per single business day for any combination of Overdraft Fees and Returned Item Fees. If an item is presented multiple times, this fee will apply only the first time the item is presented for payment.
Paper Statement Fee	\$5.00 per statement cycle

Transaction Fees

Research (per Hour)	\$25.00 per hour – one hour minimum
Research Copies (Each)	\$5.00
Returned Deposit Item	No fee
Returned Deposit Item – Reclear	No fee
Safe Deposit Annual Rental fee (select branch locations)	\$45 - \$110 (based on box size)
Special Statement	\$5.00
Statement Copy	\$5.00
Stop Payment Fee	\$35.00 per item
Stop Payment Fee- initiated via Digital or Mobile Banking	\$25.00 per item
Undeliverable Statement Fee	\$5.00
Verification of Accounts	\$20.00
Wire Transfer – Incoming	\$8.75
Wire Transfer – Outgoing	\$30.00
Wire Transfer – Outgoing initiated through Digital Banking	\$20.00
Wire Transfer-International	\$50.00
Transfer NOW – Account to Account payment	\$3 each for next day transfers and \$5 each for instant transfers. Standard 2 –3-day transfers remain free.

OTHER ACCOUNT FEES – Commercial Accounts

The following fees apply to Commercial Accounts in addition to those previously listed:

Audit Confirmations	\$20.00
Duplicate advice on return items	\$2.00
ebusiness Banking- Essentials package	No monthly fee
ebusiness Banking- Pro package	\$15.00 per month
ebusiness Select package	\$7.00 per month
Business Bill Pay	\$10 per month, \$7 per month with ebusiness Select
Business Mobile Deposit	\$0.50 per deposit
Paper Statement w/Images Fee	\$5.00
Returned Deposit Item Fee	No fee
Returned Deposit Item Reclear Fee	No fee
Undeliverable Statement Fee	\$5.00
Wire transfer- incoming with no special handling	\$10.00
Wire transfer – incoming International	\$15.00
Wire transfer- outgoing not initiated online	\$35.00
Wire transfer – outgoing initiated in Digital Banking	\$20.00
Wire transfer- outgoing international initiated online	\$40.00
Wire transfer – outgoing international not initiated online	\$50.00
Zero balance Account maintenance fee	\$35.00
Loan Sweep Fee	\$150.00

ebusiness Select clients pay an additional \$7 per month for domestic wire origination plus \$7 per wire. Limits apply.

This is not a complete list of Commercial Account Fees. Other fees based on products utilized will apply.

Personal Checking	ELITE INVESTMENT	SELECT REWARDS ^{5†}	SIMPLY FREE*	STUDENT CHECKING ⁶	SAFE SPENDING
Opening Balance Requirement	\$100	\$100	\$25	\$25	\$25
Visa Debit Card & Controls	✓	✓	✓	✓	✓
MoneyPass 30,000+ ATMs ¹	✓	✓			
Free Mobile Banking ² with Check Deposit ³	✓	✓	✓	✓	✓
Free Online Banking with Bill Pay	✓	✓	✓	✓	✓
Free eStatements ⁴	✓	✓	✓	✓	✓
Rewards and Benefits:	Interest Earned on Balances Unlimited ATM Fee Waivers Mortgage Discount: \$250 off closing costs Free Paper Statements Early Pay (1 day) No Fee Money Orders & Cashier's Checks Complimentary Standard Checks	Cell Phone Protection Credit File Monitoring Identity Theft Protection and Monitoring Roadside Assistance Early Pay (1 day) And A Whole Lot More (See Insurance Disclosure)	Early Pay (1 day)	Early Pay (1 day)	Early Pay (1 day) No overdraft fees No closure, dormancy or low balance fee
Monthly Service Charge	\$20	\$6	\$0	\$5	\$5
Service Charge Waivable	Daily Bal. of \$5,000 OR Avg. Bal. of \$10,000 per statement cycle	Non-waivable	N/A	Online Banking AND eStatements AND under 23 years old	Non-waivable

Personal Savings	SAVINGS ⁷	PREMIER MONEY MARKET ^{7,8}	STUDENT SAVINGS ^{6,7}
Minimum Opening Deposit	\$25 or 0 ⁹	\$25	\$0
Transactions per Statement Cycle	6	6	6
Eligible for Saving Cents	✓	✓	✓
Source of overdraft protection	✓	✓	✓
FDIC-insured up to the maximum allowed by law	✓	✓	✓
Free eStatements ⁴	✓	✓	✓
Monthly Service Charge	\$5	\$10	Waived
Service Charge Waivable	Maintain minimum balance of \$100 per cycle	Maintain minimum daily balance of \$1,000	Monthly service charge waived until age 23

INSURANCE DISCLOSURE: Insurance products are NOT insured by FDIC or any Federal Government Agency; NOT a deposit of or guaranteed by the bank or any bank affiliate. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.

¹ MoneyPass® network ATMs are within the U.S. only. ² Message and data rates may apply. ³ Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and restrictions apply. ⁴ Free eStatements or \$5 paper statements for Select Rewards, Simply Free, Student Checking, Savings, Premier Money Market and Student Savings accounts. \$2 paper statements for Safe Spending. Paper statements are free for Elite Investment accounts. ⁵ Benefits are available to personal checking accounts and their primary account owner and joint account owner(s) subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Some benefits are insurance products. See insurance disclosures. ⁶ Age 17 or younger must have parent or guardian as joint owner on the account. ⁷ Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items. If the account is closed prior to the interest payment date, no interest will be paid. Fees may be charged to the account which could reduce earnings. ⁸ Excessive withdrawal fee of \$10 per item over 6 withdrawals per statement cycle. \$60 maximum per monthly statement. ⁹ Minimum opening deposit waived if enrolled in Saving Cents. The \$5 monthly service charge is waived for 12 months. [†]Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. *eStatements required.

ENROLL IN SAVING CENTS

Each purchase with your Visa Debit Card will be rounded up to the nearest dollar amount automatically with the difference being added to your savings account. Round up from \$1 to as much as \$5 with each transaction.





OloyBank is an online-only division of Academy Bank that launched on January 28, 2026

Products and Services:

A description of products and services are only available through the website [Oloy Bank | A Premier Online Bank | Apply Today](#)

[High-Yield Savings Account](#)

[FHA Mortgage](#)

[Conventional Mortgage](#)

OTHER ACCOUNT FEES – All Accounts

The following fees may apply to all Savings Accounts:

Collection Item-Incoming	\$20.00
Collection Item-Outgoing	\$20.00
Collection Item-Foreign	\$20.00 plus exchange
Excessive Reject Fee	\$1 per item
Garnishment & Levy Processing	\$100.00 or state fee
Dormant Account Fee	A fee of \$75.00 is assessed to escheat the balance to the State as Unclaimed Property.
Research (per Hour)	\$25.00 per hour – one hour minimum
Research Copies (Each)	\$5.00
Returned Deposit Item	No fee
Returned Deposit Item – Reclear	No fee
Special Statement	\$5.00
Statement Copy	\$5.00
Stop Payment Fee- initiated via Digital or Mobile Banking	\$25.00 per item
Verification of Accounts	\$20.00
Wire Transfer – Incoming	\$8.75
External Transfers	\$3 each for next day transfers and \$5 each for instant transfers. Standard 2 –3-day transfers remain free.

Privacy Policy
Rev. 01.2026

WHAT DOES OLOY BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security Number and Income ▪ Account Balance and Payment History ▪ Credit History and Credit Scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Oloy Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Oloy Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your Account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No