

MISCELLANEOUS FEES

All services available for bank customers only unless otherwise noted

Cashier's Check.....	\$7.00
Personal Money Order.....	\$5.00
License Plate Sticker renewal.....	\$4.75
Notary/ Signature Guarantee	Free
Visa Gift Cards.....	\$3.00 plus Visa fee
AmEx Gift Checks.....	\$3.00
Traveler's Checks.....	1%

ATM / Debit

Foreign ATM transactions.....	\$2.50
Replace lost ATM / Debit card.....	\$10.00

Wire Transfers

Incoming.....	\$10.00
Outgoing Domestic.....	\$25.00
Outgoing Foreign.....	\$30.00

Collections

Incoming.....	\$30.00
Outgoing.....	\$30.00+ charges

Coin Counting / Purchase

Customers.....	4.90%
Non-Customers <i>Hanover Park Location Only</i>	10%
Rolled Coin purchased.....	\$0.10

Legal Fees

Garnishments / Levies / Subpoenas.....	\$175.00
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Safe Deposit

Key Deposit.....	\$25.00
Late Payment Fee (per month).....	\$10.00
Drilling Fee.....	\$200.00

CHECKING, MONEY MARKET AND SAVINGS FEES GENERAL

Account Reconciliation.....	\$40.00 per hr; one hour min
Verification of Accounts.....	\$15.00
Research Time	
First 30 minutes.....	\$25.00
Minimum for each additional 15 minutes.....	\$5.00
Account Verification Letter.....	\$25.00
Account Closed within 90 days of opening.....	\$25.00
Check printing charges.....	see Check Catalog
Counter Checks (per item).....	\$2.00
Copy of Statement.....	\$10.00
Copy of Checks/Deposit.....	\$5.00 per item
Hold Mail at Bank.....	\$10.00 / mo
Inactive Checking Account - no activity for 1 yr.....	\$5.00 / mo
Dormant Accounts – no activity for 5 years.....	\$5.00 / mo
NSF Charges.....	\$33.00
	<i>Overdraft limit of 6 per day</i>
Return Check Cashed or Deposited.....	\$15.00
Stop Payment.....	\$33.00
Telephone Transfers (non automated).....	\$5.00
Telephone Inquiries (non automated).....	\$5.00
Overdraft Sweep charge.....	\$10.00
Check Cashing (<i>non-customer, on us</i>).....	1% or \$10.00 min

SAVINGS ACCOUNTS

Preferred Savings Account

Service Charge.....	\$5.00
If the account balance falls below \$100.00 on any day in the month the service charge will be assessed.	
Withdrawal Limit Fee.....	\$2.00
The fee will be charged for each debit in excess of six paid in a statement cycle.	

Senior or Minor Preferred Savings Account

Service Charge.....	None
Withdrawal Limit Fee.....	\$2.00
The fee will be charged for each debit in excess of six paid in a statement cycle.	

Health Savings Account

Service Charge.....	\$2.25
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PERSONAL MONEY MARKET ACCOUNTS

Preferred Money Market Account

Service Charge.....	\$10.00
The service charge will be assessed if the balance in the account falls below \$1,000.00 on any day in the statement cycle.	
Withdrawal Limit Fee.....	\$15.00
The fee will be charged for each debit in excess of six paid in a statement cycle.	

CHECKING ACCOUNTS

Free / Senior Checking

Service Charge.....	None
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High Yield Checking

Service Charge.....	\$10.00
The service charge will be assessed if the minimum requirements of the account are not met.	
Minimum Account Requirements to earn disclosed high yield APY: 12 signature Debit Card transactions each cycle, 1 recurring ACH debit or credit each cycle, and you must be signed up to receive statements electronically. Limit 2 accounts per household.	

Preferred Checking

Service Charge.....	\$7.50
Excess Check Fee.....	\$0.15
If the account balance falls below \$500.00 on any day in the statement cycle we will impose a service charge and charge an excessive check fee for each check in excess of 25 during the statement cycle.	

Preferred Personal Checking with Interest

Service Charge.....	\$10.00
Excess Check Fee.....	\$0.25
If the account balance falls below \$1,000.00 on any day in the statement cycle we will impose a service charge and charge an excessive check fee for each check in excess of 15 during the statement cycle.	

Special Checking

Service Charge.....	\$4.00
Excess Check Fee.....	\$0.50
The excessive check fee is charged for each check in excess of 10 during the statement cycle.	