



**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**  
**from**  
**State Bank - Member FDIC**

**SCHEDULE OF FEES**

**Limits and fees-** The following fees may be assessed against your account and the following transaction limitations, if any, may apply to your account:

**ATM and Debit Card Fees**

ATM Convenience Fee (Charge per withdrawal at ATMs we do not own or operate)	\$1.00
Replacement Debit Card	\$10.00

**Transfer Fees**

Telephone Transfers (per transfer)	\$5.00
Overdraft Protection Transfer Fee (per transfer)	\$5.00

**Check Fees**

Check Printing	Fee depends on style of check	
Cashier's Check		\$5.00
Bank Check		\$5.00

**Overdraft/Nonsufficient Funds Fees**

Overdraft (each overdraft paid)	\$35.00
The Overdraft Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Overdrawn balance less than \$10.00 (each items)	\$5.00
Overdraft-Daily Fee Limit (consumer accounts only)	\$175.00
Nonsufficient funds (each presentment*)	\$35.00
The NSF Fee can be incurred by check, in-person withdrawal, ATM withdrawal, and other electronic means.	

**Additional Account Fees**

Returned Deposit Items (Commercial Accounts Only)	\$10.00
Stop Payment - all items	\$30.00
Reopening Account Fee (accounts previously submitted for collection)	\$25.00
Account Abuse Closing Fee	\$25.00
Account Inactivity Fee	\$5.00 per month
Account Research and Balancing 1 Hour Minimum	\$30.00 per hour

**Statement Fees**

Paper Statement	\$3.00
Copy of Statement	\$3.00

\*NSF fees may be charged each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

**Wire Transfer**

Domestic (Incoming)	\$20.00
Domestic (Outgoing)	\$30.00
Foreign (Incoming)	\$20.00
Foreign (Outgoing)	\$60.00
Off Line- Wire	\$90.00

Wire received not using Bank's wire instructions

**Legal Charges**

Garnishments	\$100.00
Levy	\$100.00
Child Support	As Permitted by State

**Safe Deposit Box Fees**

Past Due Safe Deposit Box Rental Payment	\$10.00
Lost Safe Deposit Box Key	\$20.00
Drilling Safe Deposit Key	\$150.00

**Check Collection Fee**

Collection Items (Includes Canadian Checks)	\$18.00 for 1st item \$5.00 for Each Additional Item
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**Foreign Currency Fee**

Purchase Foreign Currency	\$20.00
Sell Foreign Currency	\$20.00

**Additional Services & Fees**

License Sticker Renewal Fee	\$9.50
Vehicle Title Service (Illinois Only)	\$50.00
Notary Service Non-Customer	\$2.00
Non-Customer Business Change order	\$10.00
Fax Service	\$5.00
Limit of Ten Pages	