

## SCHEDULE OF FEES

### Services

Stop Payment	\$30.00
Check Printing	Fee depends on style ordered
Account Activity Printout/Duplicate Statement	\$3.00 per item
ACH Request - Outgoing	\$3.00
Account Verification	\$10.00
Telephone Transfer between accounts	\$3.00 per transfer
Over the Counter Checks	\$2.00 per page of 4
Preauthorized Overdraft Transfer	\$2.00 per transfer
Notary Public Service	Customer - \$5.00 / Non-Customer - \$10.00
Garnishment/Levy	\$50.00 or the ledger balance in the account; whichever is less.
Coin Processing - Non Customer	5%
Check Cashing - Non Customer	\$10.00
Check Cashing - Customer	\$10.00 if over current account balance
Photocopies	\$.50 per page
Post Dated Check Request	\$30.00
Copy of Check	\$1.00 per check after first 3 per month
Lost Night Depository Key	\$5.00 per key

### Account Fees

Account Research	\$20.00 per hour/\$50.00 per hour if beyond 2 yrs.
Account Balancing Assistance	\$20.00 per hour
Account Closed Within 90 Days of Opening	\$25.00
Dormant Account Fee	\$2.00/mo. if balance is below \$500
Escheat Fee	\$50.00; assessed prior to sending account balance to the State of Michigan
NSF Fee	\$30.00 each NSF item returned. NSF fee applies to checks, in-person withdrawal, ACH withdrawal, or other electronic means.
Overdraft Fee	\$30.00 each overdraft paid. Fee applies to overdrafts created by check, in-person withdrawal, ACH withdrawal, or other electronic means.
Overdraft fee - Savings account	\$30.00 each overdraft paid. Fee applies to overdrafts created by in-person withdrawal, ACH withdrawal, or other electronic means.
Continuous Overdraft Fee (after 3 days)	\$5.00 assessed every third business day of continuous overdraft
Returned Statement Fee	\$5.00
Collections - Incoming	\$100.00
Collections - Outgoing	\$25.00
Foreign Check Collection	\$5.00 minimum plus correspondent pass-through fee
Incoming Check Return Fee	\$4.00 per item
Re-cleared Item Fee	\$4.00 per item
MRDC Reprocessing Fee	\$5.00 MRDC Reprocessing Fee
Individual Retirement Account (IRA) Transfer	\$25.00 fee for IRA transfer to another institution/custodian

### Bank Checks

Money Orders	NIB acct holders: \$2.00; Non-acct holders: \$4.00
Cashier's Checks	NIB acct holders: \$2.50; Non-acct holders: \$5.00

### Wire Transfers

Wire Transfer - Outgoing	\$25.00
Wire Transfer Outgoing - Non Customer	\$50.00
Wire Transfer Foreign - Outgoing	\$75.00
Wire Transfer - Incoming (Customer)	\$10.00
Wire Transfer Incoming - Non Customer	\$50.00
Returned Wire Transfer Fee	\$45.00

### Debit / ATM Cards

Chargeback	\$15.00
Card Replacement Fee	\$10.00
Card Reactivation Fee	\$10.00

### Gift Cards

Visa Gift Card fee	\$3.99 per card
--------------------	-----------------

### Safe Deposit Boxes

	Yearly Rent and Associated Fees*
Drill Box Fee	\$200.00
Lost Key	\$50.00
Late Fee	\$10.00
3 X 5 Box	\$16.00
5 X 5 Box	\$27.00
3 X 10 Box	\$33.00
5 X 10 Box	\$48.00
10 X 10 Box	\$70.00

\*Deduct \$2.00 from annual rent fee for automatic payment