

FEE SCHEDULE
MOST COMMON FEES - EFFECTIVE DECEMBER 2, 2016

LAKESTONE BANK & TRUST
83 W Nepessing St
Lapeer, Michigan 48446
LAKESTONEbank.com

FEES AND CHARGES. The following fees and charges may be assessed against your account:

ACH - Auto transfer set up fee	\$5.00
ATM - Cross border fee	3.000% of settlement transaction amount
ATM - Customer Transaction at non-Lakestone machine	\$2.00
ATM - Damaged or lost card	\$5.00
ATM - Debit Card - business (each additional card)	\$5.00
ATM - Debit Card - business (first card)	\$0.00
ATM - Non-customer transaction at Lakestone machine	\$3.00
Bill Pay - Business customers (per bill)	\$0.40
Bill Pay - Consumer customers	\$0.00
Bill Pay - eBusiness Customers (monthly)	\$5.00
Cash Advance over the counter fee (MasterCard/Visa/Discover) - Customer (card issuer fees may apply)	\$0.00
Cash Advance over the counter fee (MasterCard/Visa/Discover) - Non-customer	\$0.00
Check Services - Check sent for collections, delayed credit (posting + processing bank fees +)	\$10.00
Check Services - Check sent for collections, immediate credit (postage + processing bank fees +)	\$10.00
Check Services - Checking account closed within 180 days of opening	\$25.00
Check Services - Collection item, incoming or outgoing (postage + processing bank fees +)	\$20.00
Check Services - NSF Paid Item - per item*	\$30.00
Check Services - NSF Paid Item, per item (Business)*	\$40.00
Check Services - NSF Returned Item, per item (Business)*	\$40.00
Check Services - NSF Returned Item, per item*	\$30.00
Check Services - Overdraft Protection Transfer (per occurrence)	\$5.00
Check Services - Return Deposited Item (per item)	\$10.00
Check Services - Stop Payments	\$30.00
Check Services - Temporary checks (each - sold in multiples of four)	\$0.50
Coin Processing - Customers (minimum fee \$1.00)	1.000% of coins processed
Coin Processing - Non-Customers (limited to \$100.00 per day, minimum fee \$1.00)	10.000% of coins processed
Copies - All others	\$0.30
Copies - Check or stement (each)	\$3.00
Copies - Transcript	\$1.00
Dormant Accounts - Checking or savings (monthly)	\$5.00
Dormant Accounts - Escheat property	\$300.00
Express Statement (per CD)	\$35.00
Fax - Additional pages	\$1.00
Fax - First page	\$2.00
Garnishments, Levies, and Liens	\$75.00
Indemnity Agreement	\$30.00
Mad Money	\$5.00
MasterCard Gift Card (each, not reloadable)	\$5.00
Mobile Deposit - Business (monthly)	\$0.00
Mobile Deposit - Consumer	\$0.00
Night Drop Bags & Keys	\$25.00
Notary Service - Customer	\$0.00
Notary Service - Non-customer (per document)	\$10.00
Official Items - Cashier's check	\$5.00
Official Items - Personal Money Order	\$3.00
Research or Account Balancing - Minimum charge	\$10.00
Research or Account Balancing - Per hour	\$25.00
Returned Mail (monthly per account)	\$5.00
Safe Deposit - Late fee	\$5.00
Safe Deposit Box - Annual Rent - 5x5	\$30.00
Safe Deposit Box - Annual Rent - 10x10	\$110.00
Safe Deposit Box - Annual Rent - 3x10	\$40.00
Safe Deposit Box - Annual Rent - 3x5	\$25.00
Safe Deposit Box - Annual Rent -5x10	\$55.00
Safe Deposit Box - Drilling (includes replacement lock)	\$100.00

Safe Deposit Box - Lost Key (if only one key is lost)	\$15.00
Savings Accounts - Christmas Club closed prior to maturity (loss of any interest +)	\$5.00
Savings Accounts - Closed within 180 days of opening	\$25.00
Savings Accounts - NSF Item Charge, per item, paid or returned*	\$30.00
Savings Accounts - Per Reg D, excess of six convenient savings withdrawals (not included withdrawals or transfers made at an ATM or transactions made in person at our Bank).	\$30.00
Statements - eStatement	\$0.00
Statements - Paper Statement	\$3.00
Telephone Transfer	\$5.00
Wire Transfer - Domestic incoming	\$15.00
Wire Transfer - Domestic outgoing	\$20.00
Wire Transfer - International incoming	\$15.00
Wire Transfer - International outgoing	\$50.00

All fees are subject to change.

*Overdraft fees can be created by check, in-person withdrawals, ATM withdrawal, or other electronic means.

Safe Deposit Box contents are not insured by any government agency.