

FEE SCHEDULE
MOST COMMON FEES - EFFECTIVE January 1, 2020

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:

Account Services - Account Charge Off/Recovery	\$50.00
Account Services - CD ROM Statements (per CD)	\$35.00
Account Services - Checking Account Closed within 180 days	\$25.00
Account Services - Dormant Accounts - Checking/Savings (monthly)	\$5.00
Account Services - Savings Account closed within 180 days	\$25.00
Account Services - Statements - electronic	\$0.00
Account Services - Statements - paper	\$3.00
ATM - Debit Card Replacement	\$5.00
ATM - ATM withdrawals at a non-bank owned machine	\$2.50
Check Services - Check Sent for Collection (per item)	\$10.00
Check Services - Collection item (incoming or outgoing)	\$10.00
Check Services - NSF/Overdraft Paid Item	\$35.00
Check Services - NSF/Overdraft Returned Item	\$35.00
Check Services - Overdraft Transfer (per occurrence)	\$5.00
Check Services - Return Deposited Item/Chargeback	\$10.00
Check Services - Returned Item Fee (per item)	\$35.00
Check Services - Stop Payment (per item)	\$35.00
Misc - Garnishments, Levies (per request)	\$75.00
Misc - Notary (customer)	\$0.00
Misc - Phone Transfer	\$0.00
Misc - Returned Mail Fee (on first returned item)	\$10.00
Wire Transfer (per wire) - Domestic - Outgoing via Nettle	\$20.00
Wire Transfer (per wire) - International - Incoming	\$20.00
Wire Transfer (per wire) - International - Outgoing Commercial in Person	\$50.00
Wire Transfer (per wire) - International - Outgoing Commercial via Nettle	\$40.00
Wire Transfer (per wire) - International - Outgoing Consumer	\$70.00
Wire Transfers (per wire) - Domestic - incoming	\$20.00
Wire Transfers (per wire) - Domestic - Outgoing in Person	\$30.00

All fees are subject to change.

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