

# MOST COMMON FEES

Effective December 2, 2016

## ATM:

Cross border fee (% of settlement transaction amount) .....	3.00%
Customer transaction at non-Lakestone machine.....	\$2.00
Damaged or lost card.....	\$5.00
Debit card – business (first card).....	No Charge
Debit card – business (each additional card) .....	\$5.00
Non-customer transaction at Lakestone machine.....	\$3.00

## Bill Pay:

Consumer customers.....	No Charge
Business customers (per bill) .....	\$0.40
eBusiness customers (monthly) .....	\$5.00

## Cash Advance over-the-counter fee (MasterCard/Visa/Discover):

Non-customer .....	No Charge
Customer (card issuer fees may apply).....	No Charge

## Check Services:

Checking account closed within 180 days of opening .....	\$25.00
Check sent for collections, delayed credit (postage + processing bank fees +) .....	\$10.00
Check sent for collections, immediate credit (postage + processing bank fees +) .....	\$10.00
Collection item, incoming or outgoing (postage + processing bank fees +).....	\$20.00
NSF Paid Item, per item .....	\$30.00
NSF Paid Item, per item (Business).....	\$40.00
NSF Return Item, per item .....	\$30.00
NSF Return Item, per item (Business).....	\$40.00
Overdraft Protection Transfer (per occurrence).....	\$5.00
Return Deposited Item (per item) .....	\$10.00
Stop Payments.....	\$30.00
Temporary checks (each) .....	\$0.50

## Coin Processing:

Customers (minimum fee \$1.00) .....	1.00%
Non-customers (limited to \$100 per day, minimum fee \$1.00) .....	10.00%

## Copies:

Check or statement (each) .....	\$3.00
Transcript.....	\$1.00
All others .....	\$0.30

## Dormant Accounts:

Checking or savings (monthly) .....	\$5.00
Escheat property.....	\$300.00

## Fax:

First page .....	\$2.00
Additional page(s).....	\$1.00

# ***MOST COMMON FEES cont.***

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## **Misc. Services:**

ACH auto transfer set-up fee .....	\$5.00
Express Statement (per CD) .....	\$35.00
Garnishments, Levies and Liens .....	\$75.00
Indemnity Agreement .....	\$30.00
Mad Money .....	\$5.00
MasterCard Gift Card (each, not reloadable) .....	\$5.00
Night Drop Bags & Keys.....	\$25.00
Returned Mail (monthly, per account) .....	\$5.00
Telephone Transfer .....	\$5.00

## **Mobile Deposit:**

Consumer.....	No Charge
Business (monthly) .....	No Charge

## **Notary Service:**

Customer.....	No Charge
Non-customer (per document).....	\$10.00

## **Official Items:**

Cashier's check.....	\$5.00
Personal Money Order .....	\$3.00

## **Research or Account Balancing:**

Minimum charge.....	\$10.00
Per hour.....	\$25.00

## **Safe Deposit Box Annual Rent** (Safe Deposit Box contents are not insured by any government agency):

3 x 5.....	\$25.00
5 x 5.....	\$30.00
3 x 10.....	\$40.00
5 x 10.....	\$55.00
10 x 10.....	\$110.00
Drilling (includes replacement lock).....	\$100.00
Lost key (if only one key is lost) .....	\$15.00
Late fee .....	\$5.00

## **Savings Accounts:**

Closed within 180 days of opening.....	\$25.00
Christmas Club closed prior to maturity (loss of any interest +).....	\$5.00
NSF Item Charge, per item, paid or returned.....	\$30.00

## **Statements:**

eStatement.....	No charge
Paper statement.....	\$3.00

## **Wire Transfer:**

Domestic outgoing .....	\$20.00
Domestic incoming .....	\$15.00
International outgoing .....	\$50.00
International incoming.....	\$15.00

All fees are subject to change.