

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.