



DEPOSIT ACCOUNT FEE SCHEDULE

DEBIT CARD & ATM TRANSACTIONS		FEE
MagicCheck Debit MasterCard		\$ -
MagicCheck Debit MasterCard Replacement		\$ 6.00
MagicCheck Debit MasterCard Rush Order		\$ 30.00
Allpoint ATM Network Transactions		FREE
ATM Balance Inquiry at Another Bank's ATM		\$ 2.00
ATM Transfer at Another Bank's ATM		\$ 2.00
ATM Withdrawal at Another Bank's ATM		\$ 2.00
ATM Transaction Denied at Another Bank's ATM		\$ 0.50
Business Debit Card Statement/Monthly		\$ 1.00

INTERNATIONAL BANKING		FEE
ATM Cash Withdrawals at Non-U.S. ATM		\$ 5.00
Foreign Card Transaction (Cross Border)		.08%
Foreign Card Transaction (Currency Exchange)		.02%
Foreign Check Processing		\$ 5.00

RESEARCH & COPIES		FEE
Bookkeeping Research/Hourly		\$ 20.00
Special Statement/Per Request		\$ 5.00
Photo Copies/Per Item		\$ 0.30
Account Activity and Print out		\$ 2.00
Reconciling Statement/Hourly		\$ 25.00

OTHER ACCOUNTS CHARGES AND SERVICES		FEE
Money Order		\$ 3.00
Cashier Check		\$ 6.00
Checking Plus/Transfers		\$ 10.00
Checking Plus/Annual		\$ 20.00
Dormant Account/Per Month		\$ 4.00
IRA Outgoing Transfer		\$ 20.00
ACH Credit Correction/Per Item		\$ 5.00
Unauthorized Check/Each Time Check Presented for Payment From Your Savings Account		\$ 3.00

TELEPHONE BANKING		FEE
Balance Inquiry		\$ 1.00
Transfers		\$ 5.00

OVERDRAFTS/NSF RELATED		FEE
Overdraft/Paid Item		\$ 32.00
Overdraft/Returned Item		\$ 32.00
Returned Deposited Items		\$ 4.50

ONLINE BANKING		FEE
Stop Payments		\$ 25.00

WIRES		FEE
Incoming		\$ 10.00
Domestic Outgoing		\$ 25.00
Foreign Outgoing		\$ 50.00

STATEMENT OPTIONS		FEE
Online Statements		\$ -
Paper Statement		\$ 2.00
Paper Statement (Non Consumer)		\$ 3.00
Duplicate Statement		\$ 5.00

		FEE
Account Closed Within 90 Days of Opening		\$ 25.00
Check Printing Fee (Depending on Style)		Varies
Temporary Checks/Per 5 Checks		\$ 1.00
Undeliverable Statement/Per Statement		\$ 5.00
Stop Payment/Per Request		\$ 32.00
Savings Advance/Transfers		\$ 10.00

TheBANK of Edwardsville
ADDITIONAL DISCLOSURE INFORMATION

PREAUTHORIZED DRAFTS:

If you voluntarily give information about your account, such as our routing number and your account number, to someone who is seeking to sell you goods or services, and you don't physically deliver a check to them, any debit to your account initiated by them is considered to be authorized by you.

PAYMENT ORDER OF CHECKS:

Items drawn on your account generally will be paid first to last by type of item as follows: ATM withdrawals and debit card purchases; in-person withdrawals; checks that are cashed at one of our locations; automatic transfer debits; ACH debits; checks that are deposited with us; and checks presented to us by other banks. Typically, no item in one category will be paid until all items in the previous categories have been paid. An item may be paid in a different order if we are unable to determine information about the item that is necessary to process it in the regular order. For multiple ATM withdrawals and debit card purchases that are processed on the same day, we will pay them in the order the transactions occurred. For checks processed on the same day, we will pay them in check number order beginning with the lowest check number. For all other items that are processed on the same day, we will pay in the order of dollar amount beginning with the lowest dollar item.

EFFECT OF CLOSING AN INTEREST-BEARING ACCOUNT:

If you notify us in advance of your intent to close your interest-bearing account, either in writing or in person, we will credit your account with any interest that has accrued. If you fail to notify us of your intent to close your account, and your account closes automatically due to a zero balance, you will forfeit any accrued interest.

DORMANT ACCOUNTS:

A checking account will become dormant in one year and a savings account will become dormant in two years if during that time you have made no deposits or withdrawals, and you have had no communication with us about your account. A fee of \$4.00 per month will apply.

DEPOSIT RECLASSIFICATION:

In accordance with Federal Reserve Regulation D, we may establish an internal savings sub-account on our records for each checking account. It will not appear on statements and will have NO EFFECT on checking accounts in any way, including balance, calculation of interest, or FDIC insurance. This internal sub-account allows us to report to the Federal Reserve in a manner allowed by Regulation D. We may periodically transfer funds from the internal savings sub-account. On the 6th transfer in a calendar month, any funds in the internal sub-account will be transferred back.

OVERDRAFTS:

Under our standard overdraft practices, we will charge you a fee of \$32.00 each time an item overdraws your account, up to a maximum of six overdraft fees per business day for consumer accounts. If a transaction of \$5.00 or less overdraws your account, you will not be charged an overdraft fee for that item. If a transaction greater than \$5.00 overdraws your account, you will be subject to the \$32.00 overdraft fee for that item.