

FEE SCHEDULE

February 4, 2026

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Account Fees

Account Reconciliation: \$15.00 per 1/2 hour (\$15 min)
Account closed within 6 months: \$50.00
ATM Card Replacement Fee: \$10.00
Bill Pay: \$5.00 per month or Free with E-Notifications
Checks Charged Back: \$5.00 per check
Checks Paid on Closed Account: \$1.50 per check
Counter Checks: \$3.00 per page of 4
Dormant Account (no activity for 1 year): \$10.00 per month
E-Notifications: Free
Online Banking: Free
Paper Statement Fee: \$5.00 on accounts without E-Notifications
Resubmitted Checks: \$5.00 per check
Reopened Account Fee: \$35.00
Reposting Fee: \$5.00 per item
2 Signature Required Account Fee: \$5.00 per month plus \$.50 per check
Telephone Inquiries: one free per week thereafter \$4.00 per call
Visa Check Card Replacement Fee: \$10.00

Account Transfers

Automatic Loan Payments: Free
Automatic Reoccurring Transfers: Free
Automatic Transfer to cover overdraft: \$7.00
Online Banking/Telebank Transfers: Free
Phone Transfer Fees: 4 free, then \$5.00 per transfer

Cash Advance on Visa or MasterCard

Customers: \$500 and under: 1 free per month then \$5.00 per trans.; \$501-\$1000: \$5.00 per transaction; \$1001-\$2500: \$10.00 per transaction; \$2500 and up: 2% of amount
Non-Customer: \$50.00 Daily Limit with \$5.00 per transaction fee

Cashier's Checks, Official Checks & Money Orders

Cashier's & Official Checks-Customers > \$500.00: \$5.00
Foreign Drafts: \$35.00 minimum plus postage costs
Personal Money Orders-Up to \$2500.00: \$4.00

Coin Wrappers

Customer (limit quantity): Free
Non-customer (each) : \$.10

Fax Fee

4 pages and under: \$5.00
Over 4 pages: \$10.00 minimum

Loose Change Counting

Customer with balance >= \$500.00 (reasonable amount of coin): Free
Customer with balance < \$500.00: 2%-5% of amount

Miscellaneous Fees

Acceptance of Real Estate Tax Payments: Free
Approved Credit Verifications: \$3.00-\$25.00
Call to Verify Check: \$4.00
CPA audit verification or confirmation: \$15.00 minimum
Collections: \$25.00 minimum plus fee from paying bank
Coupon Handling (per item): \$15.00 + insured postage fee
Foreign Collection : \$45-\$65 plus Foreign Bank Charge
Indemnity Bond: \$25.00 minimum
IRS Withholding (per quarter): \$25.00
Non-Customer Check Cashing: 3% of check amount
Legal Document Processing: Minimum: \$100.00
Loan Payoff Processing Fee: 110.00
Loan Payoff Subsequent Requests: 25.00
Research Fees: \$15.00 per 1/2 hour (min. \$15)
Reclassification Fee: 25.00
Secretary of State Sticker Fee: \$9.50

Night Depository Services

First Zippered Deposit Bag: Free
Each Additional Bag-Zipper Bag: \$5.00
Locked Night Depository Bag : \$25.00 Deposit
Lost Key for Locked Night Depository Bag: \$10.00

Notary Service

Customer (1-2 documents): Free
3 or more (each): \$1.00
Non-customer (each): \$5.00

Overdraft Fees

Overdraft on Checking: \$35.00 An insufficient funds item (overdraft) may be created by check, in-person withdrawal, ATM withdrawal or by any other electronic means. The same item could result in multiple overdraft (NSF) fees if presented more than once.
Overdraft on Commercial Accounts, additional daily fee on overdraft plus fees: 1.00%
Overdraft on Consumer Accounts, additional daily fee on overdraft plus fees beginning on the 6th calendar day after original overdraft: 1.00%
Notification of Overdraft by Phone: \$10.00 per call plus overdraft fee and phone transfer fees, if applicable. Checks may still be returned if acceptable deposit or transfer not completed.
Overdraft on Savings: \$45.00 per item

Safe Deposit Boxes-Customers Only

3 x 5 x 23 : \$25.00
5 x 5 x 23 (Momence office only): \$35.00
3 x 10 x 23: \$40.00
5 x 10 x 23: \$50.00
8 x 10 x 23 (Bourbonnais office only): \$65.00
10 x 10 x 23: \$75.00
10 x 15 x 23 (Momence office only): \$100.00
Lost Vault Keys (per key): \$25.00
Vault Drilling (any reason): \$150.00
Late Charge (10 days after due): \$20.00

Stop Payments

Stop Payment - 6 months: \$35.00
Stop Pay Renewal (must request in writing): Same as Stop Payment
ACH Return\Stop Payment for 1 year: \$50.00

Tax Notices

Replacement: \$5.00

Wire Transfer Services

Wire Transfers (Incoming-Domestic): \$10.00
Wire Transfers (Outgoing-Domestic): \$25.00
Wire Transfers (Incoming-International): \$40.00
Wire Transfers (Outgoing-International): \$60.00

Xerox Copies

Customer (each copy): \$.25
Non-customer (each copy): \$1.00