

Schedule of Fees & Service Charges

Effective May 4, 2018

Fees & Service Charges

Account Activity Printout	\$5.00
Canadian Item Fee	\$10.00 per item
Close Account Fee (in less than 90 days)	\$25.00
Collection Items	
Domestic	\$30.00 per item + other bank charges as incurred
Foreign	\$50.00 per item + other bank charges as incurred
Continuous Overdraft Fee ²	\$6.00 per day (30 day max) (Begins the 5th business day, if account remains negative.)
Escheatment Fee ¹	\$50.00
Garnishment/Levy Fee	\$120.00 per item
Inactive Account Charge	\$5.00 per month (no customer initiated activity after 12 months)
*Paid NSF Item Fee/Returned NSF Fee ²	\$35.00 per item (daily max 5)
Official Check ²	\$8.00 per item
*Overdraft Transfer Fee	\$11.00 per transfer
Research/Reconciliation	\$30.00 per hour (1 hr. min)
Research Document Copy Fee ³	\$5.00 per item
*Return Deposit Item Charge ³	\$11.00 per item
Returned Statement Mail Fee	\$10.00 per month
Special Handling Fee	\$25.00 per request
Statement with images	\$3.00 per month
Stop Payment Fee - Banker Assisted	\$35.00 per item
Stop Payment Fee	
Online/Telephone Banking	\$25.00 per item
Verification of Deposit Fee	\$10.00 each

Wire Transfer Fees - Banker Assisted

Wire Transfer Domestic Incoming	\$15.00
Wire Transfer Domestic Outgoing	\$25.00
Wire Transfer International Incoming	\$20.00
Wire Transfer International Outgoing	\$65.00

Wire Tracer - Domestic	\$15.00+fees incurred
Wire Tracer - International	\$20.00+fees incurred
Wire Fax Notification	\$5.00

ATM Fees

ATM/Debit Card Reissue	First Free per year; after \$10.00 each
Express delivery, new/replacement	\$40.00
ATM/Debit Card International Usage Fee	3% of transaction
ATM/Debit Card Sales Receipt Copy	\$10.00

Health Savings Account & Retirement Account

HSA Transfer Fee (to external custodian)	\$25.00
IRA Plan Termination Fee	\$50.00
IRA Account Annual Fee	\$25.00
(assessed May 1; waived for multi-service households)	

Additional Fees & Service Charges for Businesses

Additional Business Debit Cards	2 free; \$5.00 each after
Canadian Item Fee	\$10.00 per item
Coin & Currency Purchase	
Order	\$3.00
Roll	\$0.10
Currency	\$0.50 per strap
Coin Counting	\$5.00
Deposit Correction Fee	\$5.00 each
Interim Statement	\$15.00
*Return Deposit Item Charge ³	\$11.00 per item
*Redeposited Item ³	\$11.00 per item
*Redeposited RCK Item ⁴	\$11.00 per item
Special Handling Fee	\$25.00 per month
Sweep Fee	\$25.00 per month/account
Negative Ledger Balance Rate ³	Prime + 4.00%
Deposit Assessment	\$0.13 per \$1,000
Return Item Special Instructions	\$25.00 per month

Non-Customer Fees

Coin Counting	20% of transaction (\$10 minimum)
Currency Exchange	\$2.00 per \$100
Rolled Coin	\$0.25 per roll
Notary	\$1.00
On-Us Check Cashing	Free up through \$50; \$5.00 for \$50 - \$500; \$10.00 over \$500

1. A processing fee for abandoned property submitted to the state.
2. Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means, as applicable. No charge if balance is above -\$10
3. Imposed when checks and items presented by electronic means are returned to MidCountry Bank unpaid. (All fees and charges are subject to change)
4. Represented Check Entries (RCK) are used for representation of a check payment using the ACH Network.

*Fees updated as of 2/1/18

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