



IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS
from
State Bank - Member FDIC

SCHEDULE OF FEES

Limits and fees- The following fees may be assessed against your account and the following transaction limitations, if any, may apply to your account:

ATM and Debit Card Fees

ATM Convenience Fee (Charge per withdrawal at ATMs we do not own or operate)	\$1.00
Replacement Debit Card	\$10.00

Transfer Fees

Telephone Transfers (per transfer)	\$5.00
Overdraft Protection Transfer Fee (per transfer)	\$5.00

Check Fees

Check Printing	Fee depends on style of check
Cashier's Check	\$5.00
Bank Check	\$5.00

Overdraft/Nonsufficient Funds Fees

Overdraft (each overdraft paid)	\$35.00
The Overdraft Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Overdrawn balance less than \$10.00 (each item)	\$5.00
Overdraft-Daily Fee Limit (consumer accounts only)	\$175.00
Nonsufficient funds (each presentment*)	\$35.00
The NSF Fee can be incurred by check, in-person withdrawal, ATM withdrawal, or other electronic means.	

Additional Account Fees

Returned Deposit Items (Commercial Accounts Only)	\$10.00
Stop Payment - all items	\$30.00
Reopening Account Fee (accounts previously submitted for collection)	\$25.00
Account Abuse Closing Fee	\$25.00
Account Inactivity Fee	\$5.00 per month
Account Research and Balancing 1 Hour Minimum	\$30.00 per hour

Statement Fees

Paper Statement	\$3.00
Copy of Statement	\$3.00

*NSF fees may be charged each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Wire Transfer

Domestic (Incoming)	\$20.00
Domestic (Outgoing)	\$30.00
Foreign (Incoming)	\$20.00
Foreign (Outgoing)	\$60.00

Legal Charges

Garnishments	\$100.00
Levy	\$100.00
Child Support	As Permitted by State

Safe Deposit Box Fees

Past Due Safe Deposit Box Rental Payment	\$10.00
Lost Safe Deposit Box Key	\$20.00
Drilling Safe Deposit Box	\$150.00

Check Collection Fee

Collection Items (Includes Canadian Checks)	\$18.00 for 1st item \$5.00 for Each Additional Item
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Foreign Currency Fee

Purchase Foreign Currency	\$20.00
Sell Foreign Currency	\$20.00

Additional Services & Fees

License Sticker Renewal Fee	\$9.50
Vehicle Title Service (Illinois Only)	\$50.00
Notary Service Non-Customer	\$2.00
Non-Customer Business Change order	\$10.00
Fax Service	\$5.00
Limit of Ten Pages	