

Common Features/Fee Schedule

Account Rates – Please refer to our separate rate disclosure within the online account opening system for current interest rate and annual percentage yield information

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

Check Printing	(fee depends on style of check ordered)
Temporary checks (per package)	\$ 2.00
Foreign ATM card used at the State Bank of Whittington's ATMs.....	\$ 5.00 per transaction
ATM PIN reissue	\$ 5.00 per reissue
ATM Card replacement or reactivation fee	\$15.00 per card
Temporary checks (per package)	\$ 2.00

An account is dormant if for six months you have made no deposits or withdrawals to the account.

Dormant account fee	\$ 5.00 per statement cycle
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This fee is charged each statement cycle. Applies to Checking Accounts

An account is inactive if for one year you have made no deposits or withdrawals to the account.

Inactive account fee	\$ 5.00 per calendar month
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This fee is charged each calendar month. Applies to Savings Accounts

Garnishments and Levies	\$50.00 Plus Attorney fees
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Overdraft – each overdraft paid	\$33.00
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The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Nonsufficient funds (NSF) – each	\$33.00
Return Deposit item fee	\$ 5.00

Special statement cutoff	\$ 3.00
Statement reprint	\$ 3.00
Account activity printout	\$ 3.00

Account balancing assistance \$25.00 per hour (\$25.00 minimum)
 Account research \$25.00 per hour (\$25.00 minimum)
 License plate stickers (Sesser and Christopher Branches only).....\$9.50 per sticker
 Stop payments – Specific items \$33.00 each
 Stop payments – ACH payments \$33.00 each
 Photocopies \$.25 each
 Telephone transfer fee (with bank personnel assistances)..... \$10.00 per transfer

Wire Transfers:

Outgoing \$35.00 per wire
 Incoming \$25.00 per wire
 Foreign \$85.00 per wire

Collection Items \$25.00 per item
 Coupon Book replacement \$10.00 per book

Fax Services:

First page \$ 3.50
 Additional pages \$ 1.00
 Incoming pages \$ 1.00

Safe Deposit Boxes – per year

3 x 5 \$30.00
 3 x 10 \$40.00
 5 x 10 \$60.00
 10 x 10 \$90.00

Lost key replacement \$25.00 per key
 Lock Box late fee \$10.00 per month (after 30 days late)
 Drill Box \$50.00 plus cost of Locksmith
 Locked deposit bags \$25.00
 Zipper bags \$ 5.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.