

SCHEDULE OF FEES
(Effective February, 2011)

The following fees may be assessed against your account.

Checking		
Check Copy	\$	5.00
Reconcilement	\$	10.00 minimum
Stop payment	\$	25.00 ea.
Non-Sufficient Funds (NSF)		
NSF Transactions	\$	25.00
Paid NSF Transactions	\$	25.00
Overdraft Protection Transfer from Savings	\$	5.00
Overdraft Protection Transfer from Visa	\$	15.00
Returned Deposit Item	\$	25.00
Money Market Account		
Balance below \$2,000 (per month)	\$	7.50
Excess Check Clearing (over 3 per mo.)	\$	7.50 ea.
Excess Electronic Withdrawal Clearing (over 6 per mo.)	\$	7.50 ea.
Loans		
Late Fee (7 days past due)	\$	20.00
Home Equity Documentation	\$	35.00 minimum
Skip-A-Pay	\$	25.00
VISA/ATM		
Visa Credit Card Late Fee (7 days past due)	\$	20.00
Visa Credit Card Over Limit	\$	20.00
ATM Withdrawal Under \$20.00	\$	1.00
Replace Lost Card	\$	25.00
Additional Services		
Early Account Closure (within 30 days)	\$	10.00
Accounts closed & reopened within 60 days	\$	10.00
ACH one-time origination	\$	3.00
Corporate Checks (made out to 3rd party)	\$	4.00
Corporate Check Copies	\$	5.00
Illinois License Plate Renewal Stickers	\$	5.00
Visa Gift Card	\$	2.50
Safe Deposit Box Rental (annual)		
	(3 x 5) \$	15.00
	(5 x 5) \$	23.00
	(3 x 10) \$	30.00
	(5 x 10) \$	40.00
	(7 x 10) \$	55.00
	(10 x 10) \$	70.00
Safe Deposit Key Replacement	\$	10.00
Safe Deposit Lock Drilling	\$	120.00
Overnight Letter (Weekday)	\$	25.00
Overnight Letter (Saturday)	\$	35.00
Wire Transfer - IN	\$	3.50
Wire Transfer - OUT - Domestic	\$	15.00
Wire Transfer - OUT - International	\$	50.00
Western Union - Domestic	\$	20.00
Legal		
Inactive Account (monthly)	\$	1.00
Levy, Subpoenas, Garnishments	\$	25.00
Bad Address	\$	5.00
Post Office Address Update	\$	3.00
Research		
Archived Statement (per page)	\$	2.00
On-Line Statement (per page)	\$	1.00