

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

The Frederick Community Bank
106 N. Market Street
Paxton, IL 60957
(217)379-2336

COMMON FEATURES

Limits and fees - 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 and quantity of check ordered.

Counter checks

\$2.00 per 4 checks,
waived if check order
placed through bank

Stop Payments- each

\$25.00

Returned Item Fee (NSF) - each

\$25.00

Daily maximum \$100.

Overdraft Fee - each

\$25.00

Daily maximum \$100. The fee is waived if the total account overdraft is less than \$10.00 or the item is less than \$10.00.

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.

Overdraft for more than seven consecutive days

\$5.00 per business day

Insufficient Fund Account Transfers From Savings

\$5.00

Deposited Checks Return

\$4.50

ATM and Everyday Check Card Overdrafts

We do not charge for ATM and Everyday Check Card Overdrafts unless you have given your permission.

Dormant account fee

\$3.00 per month

All accounts, except Savings accounts, are considered dormant if for one year no withdrawals or deposits, other than credited interest, have been made to the account.

Savings accounts are considered dormant if for two years no withdrawals or deposits, other than credited interest, have been made to the account. The savings dormant account fee is \$6.00 per quarter

Account research

\$25.00 per hour

Image Copies

First 6 free each year, then \$2.00 each.

Garnishment/levies/subpoena

\$50.00

ATM / POS Limitations

You may withdraw from ATMs no more than \$300 per day. ATM/POS transactions are limited to \$1000 per day.

Replace lost debit card

\$5.00

Hot card debit card (customer initiated)

\$5.00

Electronic Fund Transfer Fees

We do not charge for direct deposit to any type of account. We do not charge for preauthorized payments from any type of account. Except as indicated elsewhere, we do not charge for electronic fund transfers.

Withdrawals

LIMITS AND FEES DISCLOSURE

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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.

Foreign Check Collection	\$15.00
Money Order	\$2.00
Cashiers Check	\$5.00
Gift Card	\$5.00
Telephone Transfer	\$1.00
Lock Boxes - billed annually; \$3.00 additional charge for paper billing	
Small.....	\$12.00 per year
Medium.....	\$18.00 per year
Large.....	\$36.00 per year