

IMPORTANT ACCOUNT INFORMATION

FOR OUR CUSTOMERS

from

The Frederick Community Bank

Paxton Branch
106 N. Market Street
Paxton, IL 60957
(217)379-2336

Cissna Park Branch
102 S. Second Street
Cissna Park, IL 60924
(815) 457-2111

The Frederick Community Bank in Paxton and Cissna Park have changed some terms and conditions relating to your accounts, as well as certain fees and charges may be different. Please retain and review these documents in their entirety as they may directly affect certain accounts you will maintain with us.

Effective January 1, 2024

**Freedom Checking will be converted to
E-Statement Checking**

E-STATEMENT CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Service Charge - A service charge of \$3.00 will be imposed every statement cycle if the balance falls below \$100.00 any day of the cycle. The service charge will be waived, after you notify the bank you are age 55 or over.

Deposit limitations - You may make an unlimited number of deposits into your account.

Online Banking Requirements – You must enroll in online banking within 45 days of setting up your account in order to receive your statements. If you have not signed up within 45 days, your account will be changed to a Regular Checking account and a Regular Checking service charge of \$6.00 will be imposed every statement cycle if the balance falls below \$400.

COMMON FEATURES Effective January 1, 2024

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	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
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Insufficient Fund Account Transfers from Savings	\$5.00
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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.

ATMs withdrawal limited to \$300 per day. ATM/POS transactions limited to \$1,000 per day.

Replace lost debit card or hot card debit card

(customer initiated) \$10.00

Foreign Check Collection \$15.00

Electronic Fund Transfer Fees

We do not charge for direct deposit or preauthorized payments to any type of account.

Withdrawals

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 savings account as defined by Regulation D.

Money Order \$2.00

Cashiers Check \$5.00

Gift Card \$5.00

Lock Boxes - billed annually; \$3.00 additional charge for paper billing

Small \$12.00 per year

Medium – Paxton Only \$18.00 per year

Large \$36.00 per year