

Fee Schedule

Effective January 31, 2023

| Product/Service | Fee |
|--|------------------|
| Account Balancing Assistance (\$30.00 minimum) | \$30.00/hour |
| Account Closing | |
| Initiated by Customer, within 90 days of opening | \$25.00 |
| ATM Card out-of-network ATM Usage | \$1.75/each |
| Bill Pay | |
| Consumer and Commercial Bill Pay Service | No Fee |
| Expedited Payment | \$14.95/each |
| Cashier's Check | |
| Customers Only | \$5.25/each |
| Senior Class | \$1.57/each |
| Checks | |
| Counter/Temporary Checks | \$1.00/page |
| Copy of Check | \$1.00/each |
| Check Cashing (<i>Non-customer</i>) | |
| Checks less than \$1,000 | \$10.00 |
| Checks \$1,000 or more | \$15.00 |
| Coin Counting | |
| Customer | No Fee |
| Non-Customer | 10% |
| Citation, Garnishment, Lien, Attachment | \$195.00* |
| *plus attorney fees | |
| Collection Items | |
| Delinquent Account | \$25.00 |
| Incoming | \$30.00 |
| Outgoing <i>*plus correspondent bank fees</i> | \$30.00* |
| Debit Cards | |
| Additional or Replacement Card | \$5.00/each |
| Out-of-network ATM Usage | \$1.75/each |
| Dormancy | |
| Checking/Money Market (<i>after one year</i>) | \$5.00/month |
| Savings (<i>after two years</i>) | \$5.00/statement |
| Duplicate Statements | \$6.00/each |
| Foreign Deposit Check Processing | \$20.00/each |
| Levy | \$150.00 |
| Loan Payment | |
| Online Portal One-Time or Recurring Payments | No Fee |
| Real Estate Loan Telephone Payment | \$5.00/each |
| Loan Payoff Letter | \$20.00 |
| Notary | |
| Customer | No Fee |
| Non-Customer | \$5.00 |

| Product/Service | Fee |
|--|-------------------|
| Online Banking | |
| No charge for online banking; check balances, view account activity, view paperless statements, transfer funds between accounts, view images of paid checks online and more. Set up alerts through online or mobile banking to monitor account activity, make transfers, or sign up for low balance alerts (<i>mobile messaging and data rates may apply</i>). | |
| Overdraft Fee | |
| <i>Per item created by check, in-person withdrawal, ATM withdrawal, returned deposit items, or other electronic means; including savings accounts. An item or transaction that is returned and later represented to us may result in you incurring additional fees, such as multiple nonsufficient fund (NSF) fees each time that item or transaction is presented. Our checking reserve line may be a less expensive overdraft protection option. Contact us at 815-459-2000 for information.</i> | |
| Consumer accounts only: Maximum of \$134.96 per day. There will be no overdraft or nonsufficient fund (NSF) fees charged on the following: daily account balances overdrawn by \$5.00 or less; or transactions in the amount of \$5.00 or less. | |
| Overdraft Fee | \$33.74/item |
| Nonsufficient Fund (NSF) Fee | \$33.74/item |
| Personal Money Order | |
| Customer and/or Non-Customer | \$5.25/each |
| Senior Class | \$1.57/each |
| Research (\$30.00 minimum) | \$30.00/hour |
| Returned Deposit Items | |
| Business Accounts | \$4.50/each |
| Rolled Coin | \$0.10/roll |
| Statements | |
| Statement Copy | \$5.00/statement |
| Special Cutoff Request | \$5.00/occurrence |
| Stop Payment | |
| Agent Assisted | \$34.00 |
| Customer Initiated via Online Banking | \$17.00 |
| Transfers | |
| Agent Assisted Telephone Transfer | \$5.00/occurrence |
| Customer Initiated Via Online Banking | No Fee |
| 24-hour automated Telebanking at 1-815-261-9149 | No Fee |
| Unknown Address/Return Mail | \$15.00 |
| Wire Transfers - Domestic | |
| Outgoing | \$28.00 |
| Outgoing Via Online Cash Management | \$14.00 |
| Wire Transfers - Foreign | |
| Outgoing | \$49.00 |
| Outgoing Via Online Cash Management | \$24.50 |
| Payable in U.S. Dollars | \$57.85 |