

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
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 (Non-customer)	
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 *plus correspondent bank fees	\$30.00*
Debit Cards	
Additional or Replacement Card	\$10.00/each
Out-of-network ATM Usage	\$1.75/each
Dormancy	
Checking/Money Market (after one year)	\$5.00/month
Savings (after two years)	\$5.00/statement
Duplicate Statements	\$6.00/each
Excess Transactions – Money Market and Savings	\$2.50/cycle
Foreign Deposit Check Processing	\$20.00/each
Levy	\$150.00
Loan Payment	
Customer Initiated Online Portal One-Time or Recurring Payments	No Fee
Agent Assisted 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. Use your online banking to check balances, view account activity, view paperless statements, transfer funds between accounts, view images of paid checks online and more. Create custom alerts (e.g. low balance, debit transaction posted, etc.) at no charge to monitor account activity (<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 – Returned Item 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	\$5.00/each
Rolled Coin	\$0.10/roll
Statements	
Statement Copy	\$3.00/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	\$7.50/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