# APPLE RIVER STATE BANK

103 N Main St.

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Apple River, IL 61001

815-594-2351

## info@appleriverstatebank.com
## www.appleriverstatebank.com

### FEES AND CHARGES

The following fees and charges may be assessed against your account:

Check printing fees vary by the style and quantity of check ordered.

| | |
|---|---|
| DORMANT ACCOUNT FEE * | $20.00 |
| STOP PAYMENT FEE PER REQUEST OR RENEWAL | $20.00 |
| RETURN CHECK CHARGE FOR INSUFFICIENT FUNDS PER ITEM ** | $30.00 |
| OVERDRAFT CHARGE PER ITEM ** | $30.00 |
| WEEKLY FEE AFTER 10 CONSECUTIVE DAYS OF NEGATIVE BALANCE*** | $20.00 |
| ATM OR DEBIT CARD ANNUAL FEE **** | $12.00 |
| REPLACEMENT ATM OR DEBIT CARD (*1 FREE REPLACEMENT*) | $10.00 |
| CASHIER CHECK PER ITEM | $ 3.00 |
| MONEY ORDER PER ITEM | $ 2.00 |
| WIRE TRANSFER (OUTGOING) | $25.00 |
| FOREIGN WIRE TRANSFER (OUTGOING) | $60.00 |
| TRAVELER'S CARD ($5.00 RELOAD FEE) | $10.00 |
| RESEARCH FEE PER HOUR | $35.00 |
| RETURNED STATEMENT FEE | $ 5.00 |
| REPRINTED STATEMENT FEE | $ 2.00 |
| GARNISHMENT/LEVY | $50.00 |
| SAME DAY ACH | $ 5.00 |

* If there is no activity for one year from the previous transaction, a dormant account fee will be imposed.

** If your account lacks sufficient funds for overdrafts created by check, in person withdrawals, or electronic means other than debit card or ATM transactions, we may impose the above disclosed fee for either returning the item or paying the item. A check or electronic debit returned due to insufficient funds may be sent through your account again. You may be charged multiple return charges for the same item if the funds are not available in your account each time it is presented.

*** A $20 fee is charged if the available account balance remains negative for 10 consecutive calendar days. You will be charged $20 on the 11th calendar day, and we charge $20 every 7 calendar days thereafter that your available account balance remains negative. Negative balance can be created by check, in person withdrawal, electronic means (Excluding debit or ATM transactions), and/or bank fees.

**** A second ATM or debit card may be obtained at application for $3