ACCOUNT FEE DISCLOSURE

The following fees may be assessed to your deposit account and the following transaction limitations, if any, apply to your account.

DEPOSIT ACCOUNT FEES

Deluxe Check printing	Fees vary by check style; ask a crewmember for current pricing.
Account In-activity (a checking is considered inactive if there is no activity for 60 days and the average available balance is less than $200)	
Checking	$5.00 per month
Dormant Account (a checking account is dormant if for one year you have made no deposits or withdrawals to the account. A savings account is dormant if for three years you have made no deposits or withdrawals to the account.)	
Checking/Savings	$5.00 per month
Savings Excess Debit Activity (first three debits at no charge; each additional will be charged)	$5.00 each
Return of deposited items	$12.00 each
Redeposit of returned items	$12.00 each
Overdraft (imposed on each overdraft paid, created by checks, in-person withdrawals, ATM withdrawals, Debit Card purchases or other electronic means)	
Checking	$35.00 each
Non-sufficient funds (NSF) (imposed on each check or item presented by electronic means that is returned unpaid)	
Checking	$35.00 each
Overdraft Continuation Fee	$6.00 per day
(Five consecutive days; a daily overdraft continuation fee will be charged after the 5th calendar day overdrawn)	
Early Account Closeout (Account closed within 180 days of opening)	
Checking/Savings	$30.00
Account Charge-Off	
Checking/Savings	$20.00
Re-Open a Closed Account (within 30 days following the account closing date)	
Checking/Savings	$20.00
Returned Mail Handling	$6.00 per month
Stop Payments	
Single items	$35.00
Range of items	$35.00
Domestic Wire Transfer	
Incoming – Customer	$15.00
Outgoing - Customer	$25.00
International wire transfer	
Outgoing	$50.00
Litigation	(refer to the Account Terms and Conditions Disclosure)
Garnishment or Levy	$25.00
Verification of Deposits or Loans	$25.00
Account Research (Minimum one hour)	$35.00 per hour
Make Copies per document	$5.00
Fax to recipient per fax number	$5.00
Account Balancing Assistance (by appointment) per hour	$30.00
Balance Inquiry	
Telephone Customer Service assisted (first account per call)	$5.00
Additional balance inquiries on the same call	$1.00
TouchLineSM	Free
Transfers between Accounts	
Telephone Customer Service assisted	$7.00
TouchLineSM and Internet Banking	Free
Internet Banking with bill pay	Free on consumer accounts
Account Activity Printout	$5.00
Statement Copy	$10.00

OTHER FEES

Fax Customer Documents (not research related)	
First page	$10.00
Additional pages	$1.00
Photocopy Customer Documents	
First page	$5.00
Additional pages	$1.00

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Cashier's checks

Customer Purchase per check	$10.00
Non-Customer converts Salin check to Cashier's Check per check	$10.00

Checking Cashing

Non-Customer cashing any check drawn on Salin	$5.00 per check

Coin Sorter Processing (percentage of total coin processed)

Customer	1% of total coin processed
Non-Customer	10% of total coin processed

Overdraft Protection

Transfer from a Salin Deposit Account (per transfer)	$10.00
Ready Reserve	
Ready Reserve annual fee	$30.00
Ready Reserve transfer fee	$2.00
Home Equity Line of Credit	
(HELOC) Annual fee	$79.00
(HELOC) Transfer fee	$10.00

ATM /DEBIT CARD FEES

If you use an ATM owned by Salin Bank *and* the ATM is in our participating network, Salin Bank **will not** charge you a transaction fee.	Free
If you use an ATM **not** owned by us *and* the ATM is **not** in our participating network, Salin Bank **will** charge you a transaction fee.	$2.00 per transactions
Currency conversions for MasterCard Debit Card international transactions	.2%
MasterCard Cross Boarder transaction fee	.9%
Replace lost ATM, debit card or PIN	$10.00

SAFE DEPOSIT BOX FEES

Safe Deposit Box

Safe Deposit Box Drilling/Lock Replacement fee	$180.00
Safe Deposit Box Lost Key /Lock Replacement fee	$180.00

SAFE DEPOSIT SIZE ANNUAL COST*

2 x 10	$35.00
2 1/2 x 5	$30.00
3 x 5	$35.00
3 x 10	$55.00
3 x 10 1/2	$55.00
3 7/8 x 10	$55.00
4 x 4	$35.00
4 x 5	$40.00
4 x 10	$55.00
5 x 4	$40.00
5 x 5	$45.00
5 x 10	$70.00
5 x 10 1/2	$70.00
6 x 6	$55.00
6 x 10	$70.00
7 x 10	$70.00
8 x 10	$70.00
9 x 10	$80.00
10 x 10	$105.00
10 x 10 1/2	$105.00
11 x 11	$105.00
11 1/2 x14 1/2	$105.00
12 x 12	$115.00
13 x 13	$125.00
14 x 14	$135.00
15 3/4 x 35	$240.00

*Discount available with auto debit. All box sizes many not be available at all locations. *See employee handbook for employee discount*

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