

FEE SCHEDULE

Belgrade State Bank
14185 State Hwy C
Belgrade, Missouri 63622
(573)766-5315
www.belgradestatebank.com

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$29.50 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, or other electronic means.

Account Balance Inquiry- Per 6/Phone Calls	\$2.00
Account Balance Inquiry- Per Nightowl or Online Banking	\$0.00
Cashier's Check/Official Check	\$6.00
Chargeback Fee	\$6.00
Counter Checks or Deposit slips (4 per sheet)	\$2.00
Custom Card	\$10.00
Dormant Fee in Service Charge*	\$5.00
Early Closing Fee (closed 365 days from opening)	\$50.00
Foreign ATM	\$1.00
Garnishment or Levies	\$100.00
Insufficient Funds Charge	\$29.50
Mailed Debit Card	\$10.00
Money Orders	\$3.00
Overdraft Item Charge	\$29.50
Paper Statement Fee	\$5.00
Regular Card	\$5.00
Research (per hour)	\$25.00
Stop Payment	\$29.50
Telephone Transfers	\$2.00
Wire Transfers- Incoming	\$12.00
Wire Transfers- Outgoing (Domestic only)	\$18.00

~ An Overdraft Item Charge of \$29.50 will be charged per debit item for covering overdrafts created by each overdrawn debit item whether by check or draft, in-person withdrawals, or other electronic means. There is no maximum Overdraft Item Charge per day (ATM withdrawals or everyday debit card transactions are included if the consumer requests or Opts-In). Payment of your overdraft is discretionary and we reserve the right not to pay.

~ We may charge a fee, of \$29.50, each time a debit item (check or draft, in-person withdrawals, or other electronic means) is submitted or resubmitted for payment; therefore you may be assessed more than one fee as a result of a returned item and resubmission of the returned item. For example, you write a check from your account with us. The check is returned for insufficient funds, we may charge you an Insufficient Funds Charge. The same check is then re-presented to us for payment, and the check is returned again for insufficient funds. We may charge you an insufficient Funds Charge the second time the check is presented for payment and returned for Insufficient funds.

* Dormant Fee in Service Charge will be charged to an account that is inactive for 1 year or more consecutively.