

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 Nightowl or Online Banking	\$0.00
Basic Regular Card	\$5.00
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
Research (per hour)	\$25.00
Safe Deposit Box Drill Fee	\$100.00
Stop Payment	\$29.50
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. What this means- A fee of \$5.00 may be charged to your account per statement cycle when your balance falls below \$500.00 (\$25.00 for Cool Owl Savings Accounts) AND the account has no activity for one year, putting the account into a "Dormant" status. This fee may be charged each cycle until the account either becomes an active account or the balance falls to a zero and it is closed, whichever comes first.