

Grundy Bank Fee Schedule

Effective Date: April 9, 2024

Balance Inquiries and Transfers

Non-electronic Balance Inquiry	\$2.50	Non-electronic Transfers	\$7.00
Electronic Balance Inquiry <i>(Online, Mobile or BankPhone24)</i>	Free	Electronic Transfers <i>(Online, Mobile or BankPhone24)</i>	Free
Sweeps - Transfer Fee	\$5.00		

Cashier's Checks and Money Orders

Cashier's Checks	\$5.00	Money Orders	\$3.00
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Currency & Coin

Coin for Non-client	\$.50 per roll, \$5.00 minimum	Currency and Coin for Client	Free
Currency for Non-client	\$1.00 per strap, \$5.00 minimum	Coin Counting for Non-client	5% of total count counted

Debit Card

ATM withdrawals at ATMs we do not own/operate:		Visa International transaction ¹ fee including purchases, cash withdrawals, cash advances and credits to your account	
ATM Service Charge	\$1.00 per transaction		
ATM cash withdrawals at Grundy Bank ATM's	Free		1% of transaction amount
Replace Lost Debit Card	\$25.00		

Legal Actions

Garnishments, Levies, Citations or other legal actions	\$125.00	Subpoenas	\$35.00 per hour and \$.30 per copy
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Overdraft and NSF Fees

Overdrafts or NSFs occur when there is an insufficient ledger balance in your account to cover a withdrawal or payment presented against your account. We may pay or return the item presented for payment. If we pay the item, an Overdraft will occur, and fees may be assessed. If we return the item for non-sufficient funds (NSF), fees may be assessed. NSF items may be presented for payment multiple times. We have the discretion to charge for each item presented. Consumer accounts will be charged no more than \$160 in Overdraft and NSF fees per day. A transaction of \$5.00 or less presented for payment to an account with insufficient funds will not be charged any fees. An account that is not overdrawn more than \$25.00 will not be charged any fees.

Overdraft Paid Fee	\$32 per each item presented		
NSF Returned Fee	\$32 per each item presented		
Consumer Continuous Overdraft Charge ²	\$4.00 per day after the 3rd business day with a consecutive negative balance of more than \$25.00 (maximum of 8 days of charges)		
Business Overdraft Charge ³	18.00% daily interest fee for each business day the account has a negative balance.		
Returned Deposit Item Charge	\$8 per check returned		
Supercheck - "Transfer Fee"	\$5.00 per automatic occurrence		
	\$7.00 per manual occurrence		

Research

Account Research <i>(minimum 1 hour)</i>	\$35.00 per hour, \$1.50 per item	Account Balancing Assistance <i>(minimum 1/2 hour)</i>	\$35.00 per hour
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Safe Deposit Box

Safe Deposit Box Drilling	Cost of Drilling, Call for current price	Payment over 30 days late fee	\$10.00
		Payment over 60 days late fee	\$20.00
		Payment over 90 days late fee	\$30.00

Savings & MMDA Accounts

Savings Excess Withdrawals (per occurrence)			
Over 2 to 6 withdrawals per month ⁴	\$2.00 per withdrawal	MMDA Balances below \$2,500 <i>(per month)</i>	\$15.00
7 withdrawals and over per month ⁴	\$10.00 per withdrawal	Savings Balances below \$300 <i>(per month)</i> ⁴	
		Service Charge	\$5.00

Statement Services

Account Activity Printout	\$5.00 per account		
Account Activity Printout at grundy.bank	Free	Copy of Cancelled Check	\$1.00 each
Emailed Account Activity Printout per Account	\$5.00 per account	Copy of Cancelled Check at grundy.bank	Free
Special Statement Cutoff per Account	\$5.00 per account	Additional Statement Mailing	\$10 per additional statement
		Paper Statement for Accounts Mailed per Account	\$3.00 per month
		Emailed Copy of Statement per Account	\$5.00 per month
		E-Statement per Account	Free

Stop Item Charge(s)

Non-electronic Stop Item Charge (including cashier's checks)	\$32.00 each
Electronic Stop Item Charge	\$27.00 each

Wire Transfers

Domestic Outgoing Wire Fee	\$25.00 each		
Incoming Wire Fee	\$15.00 each	International Outgoing Wire Transfers	\$75.00 each

Miscellaneous Fees

Account closed within 6 months	\$20.00		
Check Cashing (non-client)	\$1.00 per \$100.00 (\$5.00 minimum)		
Check Printing	<i>(fee depends on style of check ordered)</i>	Reactivation of Online Banking Account	\$5.00
Counter Checks	\$1.00 each	IRA Transfer Fee	\$50.00
Dormant Account Fee ⁵	\$5.00 per month	Notary Services for Client	Free
Inactive Account Fee ⁵ if balance is less than \$1,000	\$5.00 per month	Zipper Bags	\$6.00 each
Canadian Items Deposited	\$25.00 per item	Foreign Currency Order	\$25.00
Escheatment Fee	\$25.00		

Business checking account fees may vary due to account analysis.**Please Note:** Highlighted fields indicate revisions.¹ An international transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico or the U.S. Virgin Islands.² You agree to pay a continuous overdraft fee for each business day your account remains overdrawn. This fee is in addition to any Overdraft or NSF item fee.³ You agree to pay a daily interest fee for each business day your account remains overdrawn. This fee is in addition to any Overdraft or NSF item fees.⁴ Some regular savings only cycle quarterly.⁵ An account is inactive if for 1 year no deposits or withdrawals are made by you, or no communication is received about the account by you and will go dormant after 3 years of inactivity regardless of account balance.