

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**State Bank of Cold Spring
PO Box 415
Cold Spring, MN 56320
(320)685-8655**

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Research	\$25.00/hour
ACH Origination	\$5.00
Setup Charge	
ATM/Debit Card	Free
ATM/Debit Card Replacement	\$7.00/card
Canadian Check Processing	\$10.00 per check
Copy of a Check (5 free photocopies each year)	\$1.00 per check

NOTE: Check images are available on internet banking free of charge

Dormant Account Charge	\$2.00 per month
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Checking accounts with balances of less than \$25.00 will be assessed the fee after 18 months of inactivity.

Excessive Savings Transfer (greater than 6 per statement cycle)	\$5.00
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This fee applies to transfers from your savings to another account of yours or to a third party by way of preauthorized, automatic transfer, point-of-sale transactions or internet transfers. This limit does not apply to transfers conducted at an ATM, in person, or for the purpose of repaying loans with us.

External Funds Transfer Service (available through internet banking & mobile app)

Failed Transaction Fee.....	\$25.00
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Account-To-Account Transfers:

Inbound Transaction Fee.....	\$1.00
Outbound Transaction Fee.....	\$2.00
Minimum amount per transaction.....	\$10.00
Maximum amount per transaction.....	\$1,000.00
Maximum # of transactions per day.....	5
Maximum transaction amount per day.....	\$5,000.00
Maximum # of transactions per week.....	5
Maximum transaction amount per week.....	\$5,000.00

Person-To-Person Payments:

Transaction Fee.....	\$1.00
Minimum amount per transaction.....	\$5.00
Maximum amount per transaction.....	\$500.00
Maximum # of transactions per day.....	5
Maximum transaction amount per day.....	\$500.00
Maximum transaction amount per week.....	\$2,000.00

International Fee

Charge depends on type of transaction conducted

LIMITS AND FEES DISCLOSURE

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The amount of this fee will be equal to .8% of the transaction amount and will be charged on any transaction where the country of the merchant is outside the USA. If the international transaction requires a currency conversion, an additional .2% of the transaction amount will be added to the .8% (for a total fee amount equal to 1% of the amount transacted).

Internet Banking	Free
Levies/Garnishments	\$30.00
Merchant Capture Monthly Service Charge	\$5.00
Mobile Deposit Fee	\$0.50 per transaction
One Check Image Per Mobile Deposit	

Dollar limit per item deposited.....\$2,500.00
 Daily aggregate deposit limit.....\$5,000.00

* There are no daily or monthly statement cycle limits on the number of items, as long as the respective dollar limits previously listed are not exceeded.

NOTE: If a deposit exceeds the limits described above, you will not be able to complete the transaction.

Nonsufficient Funds Item (NSF Charge)	\$30.00 per item
Online Bill Pay	Free
Overdraft (OD Charge)	\$30.00 per item
The fee applies to overdrafts created by check, in-person withdrawal, or other electronic means, including electronic fund transfers (EFTs) created by electronic check conversion (ECK) transactions.	
Return Check Charge (business accounts only)	\$5.00 per item
Safe Deposit Box Rental	

3x5.....\$25.00
 4x5.....\$30.00
 5x5.....\$30.00
 3x10.....\$50.00
 5x10.....\$75.00
 10x10.....\$75.00

Safe Deposit Box Drilling Fee	Actual Cost + 10%
Safe Deposit Box Lost Key	\$10.00
Statement Copy Charge	\$1.00
Stop Payment Charge	\$25.00