

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

PEOPLES STATE BANK

100 E SUPERIOR ST, MUNISING, MI 49862



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

ATM/Debit Cards

Replace ATM Card	\$5.00
ATM Card PIN Reminder	\$5.00
Non Sum-Network ATM Transaction fee	\$1.00
Daily ATM Dollar Limit	\$510.00
Replace Debit Card	\$5.00
Debit Card PIN Reminder	\$5.00

Peoples State Bank of Munising Visa® Gift Cards

Visa Gift Card Purchase Fee - Please see cardholder agreement for additional details.	\$3.95
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Card issued by MetaBank®, Member FDIC, pursuant to a license by Visa U.S.A. Inc. Card can be used everywhere

Visa debit cards are accepted in the U.S. No cash or ATM access.

Safe Boxes- All sizes not available at each branch

5 x 2 and 5 x 3	\$15.00
5 x 4 and 5 x 5	\$20.00
10 x 2 and 10 x 3	\$25.00
10 x 5	\$40.00
10 x 10	\$50.00
Safe Box Late Fee	\$5.00 per month
Safe Box Drilling Fee	\$150.00
Lost Safe Box Key	\$25.00

Overdraft/ Insufficient Available Funds

Overdraft Fee	\$30.00
*These fees apply to overdrafts created by the following item(s); check(s), in person withdrawals, or by electronic means. The first item causing the overdraft is included in this fee.	
Additional Fee for Item(s) Causing Overdraft	\$25.00
Maximum Overdraft Fee Amount Per Day	\$150.00
Savings Overdraft	\$30.00
Return Item Fee	\$30.00
Maximum Return Item Fee Amount Per Day	\$150.00

Bank Drafts

Certified Check	\$7.50
Cashier's Check	\$5.00
Money Order	\$2.00

Wire Transfers

Domestic Wire Transfer-Outgoing	\$25.00
Foreign Wire Transfer- Outgoing	\$75.00

Other Account Fees

Account Inactivity	\$1.00
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*An inactivity fee of \$1.00 per month may be imposed on those accounts with no deposit or withdrawal activity for six months or longer AND have a balance of \$10.00 or less

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Stop Payment	\$30.00
Closing Account By Mail	\$5.00
Returned Mail Processing Fee	\$5.00

*A \$5.00 returned mail fee may be imposed on each piece of mail that is returned to the bank as undeliverable, even if a forwarding address is provided by the Post Office. Peoples State Bank must be notified of a change of address, in writing by the customer.

Miscellaneous Fees

Account Activity Printout	\$5.00
Check Copy	\$5.00
Special Statement Cutoff	\$5.00
Account Research	\$25.00 per hour
Account Balancing Assistance	\$25.00 per hour

*There is a minimum charge of \$25.00

Copy of Statement	\$5.00
Night Deposit Bag with lock	\$25.00
IRA Closures & Transfers	\$25.00
Collections (outgoing)	\$10.00
Garnishments	\$75.00
Medallion Stamp	\$10.00
Copies	First Sheet Free, \$0.25 each additional sheet
Fax Copies	\$1.00 per sheet
Notary for Non-Customers	\$5.00
Escheatment Fee	\$100.00

Consumer e-Banking

Consumer e-Banking Bill Pay	\$3.00 Monthly
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Business e-Banking

Business Single User Includes 3 Accounts

Basic	\$5.00 Monthly
Basic with Wire Transfers*OR Bill Pay	\$10.00 Monthly
*Standard Wire Fees Apply	
Basic with Wire Transfers* AND Bill Pay	\$12.50 Monthly
*Standard Wire Fees Apply	
Additional Accounts	\$3.00 per account

Business Multi-User Includes 5 Accounts

Multi-User Basic	\$18.00 Monthly
Multi-User Basic with Wire Transfers* OR Bill Pay	\$20.00 Monthly
*Standard Wire Fees Apply	
Additional Accounts	\$3.00 per account