

## 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

### Prepaid Gift Cards

VISA Gift Card - Please see cardholder agreement for additional details.	\$3.95
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### 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	\$25.00
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

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### Other Account Fees

Account Inactivity \$1.00

\*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

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

### Consumer e-Banking

Consumer e-Banking Bill Pay \$3.00 Monthly

### 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