

SCHEDULE OF FEES



HASTINGS OFFICE
150 W COURT ST, HASTINGS, MI 49058

Stop Payment	\$30.00 per item - good for six months. \$30.00 for each six month renewal.
Overdraft and Insufficient Funds Fees	\$34.00 per item presented when account balance does not cover item. An overdraft or insufficient item may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
Returned Deposited Item	\$5.00 per item.
Microfilming Service	\$30.00 per hour research time plus \$1.00 per picture. Minimum charge: \$15.00 plus copy fee.
Special Services	\$50.00 per hour plus expenses. Minimum charge: \$25.00.
Interim Statement	\$3.00 per statement.
Online Banking and Bill Pay	Online Banking is free. Bill Payments in excess of 10 per month will be charged \$.30 each for accountholders of Small Business Checking.
Business Online Cash Management Service	\$9.95 per month, plus \$1.00 per file per month, plus \$.10 per item in file.
Counter Checks	\$1.00 per check
Check Printing	Prices vary according to style selected.
Cancelled Check Photocopies	\$3.00 per copy. Check safekeeping customers receive three check copies per month at no charge.
Checking Account Dormant Fee	\$5.00 per month for checking accounts with no activity for one year and balances less than or equal to \$5,000.00.
Savings and Money Market Account Dormant Fee	\$5.00 per month for savings and money market accounts with no activity for two years and balances less than or equal to \$5,000.00.
Low Balance Fee (applicable for Savings accounts only)	\$3.00 per month if balance falls below \$200 minimum on any one day during the cycle. Children under the age of 18 or individuals 60 years of age or older may sign-up to waive this fee for one HCB Savings Account.
Early Closing of HCB Holiday Savings	Forfeit of accrued interest.
CD Early Principal Withdrawal Penalty	A penalty of one and one-half percent (1.5%) on the principal amount withdrawn before the maturity date.
Money Orders and Drafts	Cashiers Checks \$5.00 for HCB customers only. Money Orders \$5.00 for HCB customers only. Coupons, each issuer \$6.00.
Night Depository	\$20.00 one time charge to purchase bag.
Vinyl Zip Deposit Bag	1 free for business, additional bags \$5.00.
HCB Traveler's EMV Card	\$9.00 per card; Re-load \$2.00 each; Companion Card \$5.00
HCB Gift Card	\$5.00 per card
Coin and Cash Orders	No charge to customers. 10% fee of total amount for non-customers.
Coin Sorting	No charge to customers. 20% of total amount for non-customers.
Credit or Debit Card Advance	No charge to customers.
Collections - Incoming or Outgoing (including oil leases)	\$20.00 plus postage and other direct expenses.
Foreign Currency Fee	\$20.00 fee plus any fees incurred by correspondent bank
Accounts Closed By Mail	\$10.00 plus postage and other direct expenses.
Health Savings Accounts Closed Within One Year	\$25.00
Accounts Closed Within 90 Days (non HSA accounts)	\$10.00
Accounts Escheated to the State Of Michigan	\$50.00
Returned Mail Fee	\$5.00
Miscellaneous Security Purchases	\$75.00 per transaction plus costs. \$3.00 per interest transfer.
Transfer Of Securities	\$25.00 per certificate.
Photocopies	\$0.25 per sheet.
Mortgage Amortization Schedule	No charge to customers. \$20.00 for non-customers.
Reissue of Series E & H and EE & HH Bonds	\$1.00 per bond plus postage.
Letters of Credit	Issuance fee - \$195.00. Commission Fee - 1/2%, minimum \$125.00. Each Draw - \$75.00. Amendment of Terms - \$75.00.
Notary Fees	HCB customer service only at no charge.
Signature Guarantee	HCB customer service only at no charge.
Facsimile Machine	Outgoing transmission - \$6.00 for first page plus \$1.00 each additional page. Incoming transmission - \$1.00 per page.
Wire Transfer	Customers: Outgoing Transfers - \$25.00 plus costs. Incoming Transfers - \$15.00. Non-Customers: Incoming Transfers - \$25.00.
Use of Foreign ATM	\$1.25
Replacement ATM/Debit Card	\$5.00
Card Re-Activation Fee	\$30.00
Gift Envelopes	\$0.25 each.
Telephone Transfer Fee	\$6.00 per transfer.

Overdraft Transfer Fee from Check Credit	\$10.00 per transfer.
Levy or Garnishment	\$75.00
Safe Deposit Box 3x5	Replacement Key - \$10.00. \$15.00 annual rent with another account. \$30.00 annual rent, box only. \$5.00 additional per box for manual billing. Drill Open Box (if both keys are lost) - \$150.00.
Safe Deposit Box 2x10	Replacement Key - \$10.00. \$15.00 annual rent with another account. \$30.00 annual rent, box only. \$5.00 additional per box for manual billing. Drill Open Box (if both keys are lost) - \$150.00.
Safe Deposit Box 4x5	Replacement Key - \$10.00. \$15.00 annual rent with another account. \$30.00 annual rent, box only. \$5.00 additional per box for manual billing. Drill Open Box (if both keys are lost) - \$150.00.
Safe Deposit Box 4-3/4x5	Replacement Key - \$10.00. \$17.00 annual rent with another account. \$34.00 annual rent, box only. \$5.00 additional per box for manual billing. Drill Open Box (if both keys are lost) - \$150.00.
Safe Deposit Box 2x5	Replacement Key - \$10.00. \$15.00 annual rent with another account. \$30.00 annual rent, box only. \$5.00 additional per box for manual billing. Drill Open Box (if both keys are lost) - \$150.00.
Safe Deposit Box 5x5	Replacement Key - \$10.00. \$18.00 annual rent with another account. \$36.00 annual rent, box only. \$5.00 additional per box for manual billing. Drill Open Box (if both keys are lost) - \$150.00.
Safe Deposit Box 3x10	Replacement Key - \$10.00. \$25.00 annual rent with another account. \$50.00 annual rent, box only. \$5.00 additional per box for manual billing. Drill Open Box (if both keys are lost) - \$150.00.
Safe Deposit Box 4x10	Replacement Key - \$10.00. \$25.00 annual rent with another account. \$50.00 annual rent, box only. \$5.00 additional per box for manual billing. Drill Open Box (if both keys are lost) - \$150.00.
Safe Deposit Box 5x10	Replacement Key - \$10.00. \$40.00 annual rent with another account \$80.00 annual rent, box only. \$5.00 additional per box for manual billing. Drill Open Box (if both keys are lost) - \$150.00.
Safe Deposit Box 10x10	Replacement Key - \$10.00. \$75.00 annual rent with another account. \$150.00 annual rent, box only. \$5.00 additional per box for manual billing. Drill Open Box (if both keys are lost) - \$150.00.