

FEE SCHEDULE



150 W. Court St.
Hastings, MI 49058

FEES AND CHARGES. The following fees and charges may be assessed against your account:

An overdraft fee of \$37.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means. If returned items are presented for payment again, the \$37 fee applies each time it is presented for payment and the available balance in your account is not sufficient to cover the item.

Fee applies to checking and savings accounts if account is overdrawn more than \$10.

For consumer accounts only, there is a limit of \$185 in Overdraft Fees (5) per day we will charge.

Accounts Closed By Mail

\$10.00 plus postage and other direct expenses.

Accounts Closed Within 90 Days (non HSA accounts)

\$10.00

Accounts Escheated to the State of Michigan

\$50.00

Cancelled Check Photocopies

\$3.00 per copy. Check safekeeping customers receive three check copies per month at no charge.

Card Re-Activation Fee

\$30.00

CD Early Principal Withdrawal Penalty

A penalty of one and one-half percent (1.5%) on the principal amount withdrawn before the maturity date.

Check Printing

Prices vary according to style selected.

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.

Coin and Cash Orders

No charge to personal customers. 10% fee of total amount for non-customers.

Coin Sorting

No charge to customers. 20% of total amount for non-customers.

Collections - Incoming or Outgoing (including oil leases)

\$20.00 plus postage and other direct expenses.

Commercial Remote Deposit Capture

Monthly Service Fee with purchase of scanner - \$30.00

Monthly Service Fee with lease of scanner - \$50.00

.25 per item processed

Credit or Debit Card Advance

No charge to customers.

Early Closing of HCB Holiday Savings

Forfeit of accrued interest.

Early Closure of Health Savings Account

\$25.00 if closed within one year of account opening.

Enhanced Business E-Banking

\$15.00 per month.

ACH Activity Fees - \$1.00 per file and \$.10 per item in file.

Same Day ACH Activity Fees - \$10.00 per file and \$.25 per item in file.

ACH Returns - \$10.00 per returned item.

Facsimile Machine

Outgoing transmission - \$6.00 for first page plus \$1.00 each additional page. Incoming transmission - \$1.00 per page.

Foreign Currency Fee

\$20.00 fee plus any fees incurred by correspondent bank.

Gift Envelopes

\$0.25 each.

HCB Gift Card

\$5.00 per card.

HCB Traveler's EMV Card

\$9.00 per card; Re-load \$2.00 each; Companion Card \$2.95.



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Interim Statement

\$3.00 per statement.

Letters of Credit

Issuance Fee - \$195.00. Commission Fee - 1/2%, minimum of \$125.00. Each Draw - \$75.00. Amendment of Terms - \$75.00.

Levy or Garnishment

\$75.00

Low Balance Fee (applicable for Savings accounts only)

\$3.00 per month if balance falls below \$200.00 minimum on any one day during the cycle. Individuals under the age of 18 and individuals 60 years of age or older may sign-up to waive this fee for one HCB Savings Account.

Miscellaneous Security Purchases

\$75.00 per transaction plus costs. \$3.00 per interest transfer.

Money Orders and Drafts

Cashier's Checks \$5.00 for HCB customers only. Money Orders \$5.00 for HCB customers only. Coupons, each issuer \$6.00.

Mortgage Amortization Schedule

No charge to customers. \$20.00 for non-customers.

Night Depository

\$20.00 one time charge to purchase bag.

Notary Fees

HCB customer service only at no charge.

Online Banking and Bill Pay

Online Banking is free. Bill Payments in excess of 10 per month will be charged \$0.50 each for Commercial accounts.

Overdraft Transfer Fee from Check Credit

\$10.00 per transfer charged to the Check Credit account.

Photocopies

\$0.25 per sheet.

Reissue of US Savings Bonds

\$1.00 per bond plus postage.

Replacement Debit Card

\$5.00

Returned Deposited Item

\$10.00 per item.

Returned Mail

\$5.00 per month.

Safe Deposit Box Drilling and Replacement Keys

Replacement Key - \$10.00. Drill open box (if both keys are lost) - \$150.00.

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.

Signature Guarantee

HCB customer service only at no charge.

SmartPay Express

Monthly Service Fee - \$45.00

.50 per item processed.

Special Services

\$50.00 per hour research fee plus expenses. Minimum Charge: \$25.00

Stop Payment

\$34.00 per item - good for six months. \$34.00 for each six month renewal.

Telephone Transfer Fee

\$6.00 per transfer.

Transfer of Securities

\$25.00 per certificate.

Use of Foreign ATM

\$1.25

Vinyl Zip Deposit Bag

1 free for business, additional bags \$5.00.

Wire Transfer

Customer Outgoing Domestic Transfers - \$35.00 plus costs.

Customer Outgoing International Transfers - \$45.00 plus costs.

Customer Incoming Transfers - \$15.00

Non-Customer Incoming Transfers - \$25.00.

