

PRODUCTS & SERVICES

	Minimum Opening Balance	Minimum Daily Balance to Avoid Service Charge Fee	Service Charge Fee	Interest Compounding and Crediting Frequency	Transaction Limitations and Other Conditions	Value-Added Benefits
E-ACCOUNT						
E-Checking	N/A	\$150	\$8.00	N/A	(1)(2) \$1.00 per check	Free Direct Deposit Free Combined Statement Free Coin Wrappers Free Statement Image Enlargements (upon request)+ Free Checkbook Cover and Registers Free Notary Service Free 24 HR Phone Access (with free account to account transfer) Free Monthly Online Banking Free Account Alerts Free Monthly E-Statement Delivery Free On-Site ATM PFM: A Personal Financial Management Tool (Available with online Banking)
E-Checking Interest	\$200	\$200	\$10.00	Monthly	\$1.00 per check	
CONSUMER						
*CHECKING ACCOUNTS					(1)(2)(3)	
Select Checking	\$100	N/A	N/A	N/A	Monthly direct deposit of \$500; if below, then \$10.00 per month	
Regular Checking	\$500	\$500	\$15	N/A	N/A	
Value Checking	\$100	N/A	N/A	N/A	monthly fee \$5.00 + .55 per debit	
Interest Checking	\$700	\$700	\$12	Monthly	N/A	
Senior Checking	\$100	\$100	\$6	N/A	available to depositors 70 and over, upon request	
Senior Interest Checking	\$300	\$300	\$8	Monthly	available to depositors 70 and over, upon request	
Money Market	\$1,000	\$1,000	\$13	Monthly	limit of 6 withdrawals or transfers per cycle (no more than 6 by check, draft or debit card); excess withdrawals \$20	
Health Savings Acct (HSA)	N/A	N/A	N/A	Monthly		
**SAVINGS ACCOUNT						
Regular Savings	\$100	\$100	\$10	Quarterly	limit of 9 withdrawals per quarter excess \$3.00	
Junior Savings	\$20	N/A	N/A	Quarterly	available to depositors through age 18; limit of 9 withdrawals per quarter excess \$2.00; at age 18 account converts to a regular savings account	
IRA Passbook	\$25	N/A	N/A	Quarterly		
Christmas Club	\$2	N/A	N/A	Not Compounded	interest credited at maturity	
BUSINESS						
Commercial Checking***	\$100	N/A	N/A	N/A	monthly fee of \$18.00 + .28 per debit and/or per item deposited earnings credit available	
Small Business (Checking)	\$100	\$1,000	\$13	N/A		
Money Market	\$1,000	\$1,000	\$15	Monthly	limit of 6 withdrawals or transfers per cycle (no more than 6 by check, draft or credit card); excess withdrawals \$20.00 with monthly fee of \$15.00	
Non-Profit	\$100	\$2,500	\$10.50	N/A		

ABOUT ONLINE BANKING AND BILL PAYMENT

(1) Online Banking (OLB) and Bill Payment. E-Accounts are online checking accounts accessible by debit card, with bill payment as an option. There are no online banking or bill payment fees associated with an E-Account. OLB and bill payment is available as an option with any checking account. Bill pay with 6 free per month, excess .60 each for a consumer account and 10 free per month, excess .60 each for a business account. Popmoney™ P2P payments (to any person with a bank account) are .50 each; Same day payments (to participating service providers) are \$9.95; and over-night payments (to participating service providers) are \$16.95.

A reinstatement fee applies when there is no OLB login for 60 days or more.

(2) Statement Delivery. E-Account by E-Delivery only; no images.

(3) Select checking; non-image statement only.

+ Not available to select checking accounts.

ABOUT YOUR INTEREST

We use daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. If you close your account before the interest is credited, you will not receive the accrued interest. Fees can reduce earnings.

*Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Interest begins to accrue on the business day you deposit noncash item (for example, checks).

***Interest available on business checking accounts, restrictions may apply. Earnings is credit calculated on average collected balance; with a 365 day basis times the number of days in the statement cycle at the prevailing rate. Rate subject to change without notice.

TRUTH IN SAVINGS

This is a supplement to the deposit account agreement and disclosure statement. Detailed information about these accounts as well as funds availability and electronic transfers is available upon request. You can stop by our office or call customer service at 630-859-3600. You may also obtain additional information about interest rates and service fees or various features of our accounts. Products and services along with fee schedule subject to change without prior notice.

FEE SCHEDULE

April 1, 2017

Account Inquiry.....	\$5.00
Account Reopen.....	25.00
Account Special Instructions.....	10.00
Account Verification Letter/Good Standing.....	20.00
Cash Advance Service*	5.00
Cashiers Checks*.....	7.00
Checkbook Balancing minimum 1 hour.....	100.00/hour
Checks Deposited Returned NSF.....	10.00
Clerical Research Minimum 1 hour.....	100.00/hour
Close Account Less than 90 days from Opening.....	40.00
Collection Items*	
Less Than \$200.00.....	20.00
Over \$200.00.....	50.00
Continuous Overdraft after 4 days.....	5.00/day
Copies of Documents.....	2.00/copy
Copy of Paid Item.....	12.00
Counter Checks.....	2.50
Counting Loose Coin: Non-Customers.....	20% of Value
Customers.....	10% of Value
Cut-off Statement (Mid-Cycle)	10.00
Deposit Correction.....	5.00
Dormant Account Charge.....	5.00/month
Duplicate EOM Statement.....	15.00/month
Duplicate Statement.....	5.00/month
Early X-mas Club Close-out.....	20.00
Fax Fee (Per Page)	1.00
Garnishments/Legal Attachments.....	250.00
Hold/Undeliverable Mail.....	5.00/month
License Plate Stickers.....	5.50
Non-Customer Check Cashing (on us checks).....	5.00
Notary Public Non-Customer.....	2.00
NSF-Check (Returned).....	35.00/Item
On Us-NSF Check presented for payment.....	20.00
Overdrafts.....	35.00/Item
Less Than \$10.00.....	no charge
Personal Money Order*.....	3.00
Telephone Banking Reset.....	3.00
Phone Transfer Between Accounts.....	4.00
Stop Payment Orders.....	35.00
Stop Payment Release.....	10.00
Wire Transfers*	
Outgoing.....	35.00
Incoming.....	20.00

**Not Available to Non-Customers*

For special services, there will be additional service charges which are determined on an individual basis



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