

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Clay County State Bank
111 N Church, P.O. Box 248
Louisville, IL 62858
(618)665-3314

COMMON FEATURES

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

Overdraft - each overdraft paid	\$30.00
Overdraft maximum charge per day - \$150.00	
Nonsufficient Funds - each	\$30.00
Nonsufficient Funds maximum charge per day - \$150.00	
Check printing	
fee depends on style and quantity of checks ordered	
Dormant account	\$10.00
This fee may be charged every six months on savings accounts. This fee may be charged each month on checking accounts.	
Account research	\$20.00
per hour	
Account balancing assistance	\$20.00
per hour	
Stop payments - each	\$20.00
Automatic transfer of funds	\$5.00
from a savings account to a checking account to cover an overdraft	
Account watch (monitoring)	\$20.00
for 30 days	
Statement Copy	
Mailed or in-person \$2.50	
Faxed \$5.00	
Account closed	\$25.00
within three months of opening	
Deposit of foreign checks	\$40.00
Photocopies - each	\$0.50
Fax (incoming or outgoing)	
First three pages \$3.00	
Each additional page \$1.00	
Wire transfers - Outgoing	\$20.00
Wire transfers - Incoming	\$15.00
Replacement ATM card	\$10.00
Debit POS Daily Limit	\$1,000.00
Debit Card ATM Daily Limit	\$500.00

LIMITS AND FEES DISCLOSURE

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