

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Solutions North Bank
123 N Cedar
Stockton, KS 67669
(785)425-6721

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 Fee / Non-sufficient Funds (NSF) Fee with a negative daily balance of \$10 or more	\$30 or \$40
*Will be imposed for overdrafts and returned non-sufficient funds items created by check, in-person withdrawals, electronic items (excluding ATM withdrawals and one-time POS debit card transactions) each time the payment is presented, as permitted by law. \$30 for Youth, NOW, Sr. NOW, Public Funds NOW, MM, Commercial MM, Public Funds MM, HSA, NOW Bonus Rate Checking, Commercial Checking, Commercial Interest DDA, High Volume Commercial Checking, Regular Checking, Public Funds Regular Checking, First-time Home Savings, Public Funds Savings, Regular Savings, and Youth Savings. \$40 for Free Checking, Free Commercial Checking, Free Interest Checking, Public Funds Free Interest Checking, & Free Public Funds Checking.	
Periodic OD Fee	\$50.00
*Will be assessed after an account is overdrawn for a period of at least 16 business days. The fee will be assessed on the 10th and 25th day of each month, or the following business day if it falls on a weekend or holiday. This is a recurring fee, charged until the account balance is positive at the close of business.	
Return Deposited Item Charge	\$25.00
*Will be imposed for checks or electronic deposits (for checks deposited by account owner and returned to us unpaid) for all Checking and Savings Accounts (including Health Savings) when an item deposited is returned to our customer	
Dormant Service Charge	\$10.00 per month
Checking and Savings Accounts with no activity for 1 year and a balance below \$100.00. **To avoid this fee, maintain an account balance of \$100.00 or create a transaction. Dormant accounts close at \$0.	
Paper Statement Charge	\$5.00 per statement
Assessed on accounts with a Web Statement Requirement (NOW Bonus Rate Checking)	
Collection Item Fee	\$50.00
Non-Customer ATM Fee	\$5.00
Out of Network ATM Fee (Our customer)	\$3.00
International Fee (INTL FEE)	2.7%
ATM and Debit transactions processed at a foreign ATM or merchant will be assessed a fee of 2.7% of the dollar volume of the international transaction, which is the fee assessed to the bank by the service provider, plus 1%.	
Card Reissue Fee	\$15.00
Cashiers Check Fee	\$5.00
(Not available to non-customers)	
Money Order Fee	\$5.00
(Not available to non-customers)	
Stop Payment Fee	\$40.00 per request
Research Fee	\$50.00 per hour
Letter Of Credit Fee	1-2% fee w/ \$250 min.
Request through Executive Loan Committee. Maximum term = 1 year	

LIMITS AND FEES DISCLOSURE

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Safe Deposit Box Rental

Small - \$20 / yr Medium - \$30 / yr. Large - \$40 / yr. Extra Large - \$50 / yr.
(Not all sizes are available at all locations)

Safe Deposit Key Fee	\$50.00
Replace one lost key	
Safe Deposit Drill Fee (forced entry)	\$200.00
Wire Fee - Incoming	\$20.00
Domestic and International (Not available to non-customers)	
Wire Fee - Offline Incoming	\$100.00
Domestic and International (Not available to non-customers)	
Wire Fee - DOM Outgoing	\$30.00
Domestic (Not available to non-customers)	
Wire Fee - INTL Outgoing	\$75.00
International (Not available to non-customers)	
Wire Fee - Offline Return Fee	\$50.00
Domestic and International (Not available to non-customers)	
Lock Bag Fee	\$50.00
This charge will be refunded when the bag is surrendered (Not available to non-customers)	
Night Deposit Key Fee (Replacement)	\$10.00
Loan Fee - Consumer	\$100.00
Loan Fee - Annual PLOC Fee	\$100.00
Loan Fee - Annual HELOC Fee	\$100.00
Loan Fee - HELOC Loan Origination Fee	\$400.00
Loan Fee - SNB Home Loan Origination Fee	\$525.00
Loan Fee - Secondary Market Home Loan Origination Fee	\$650.00
Loan Doc Prep Fee - Non-Real Estate Term Loan Ag/Comm	\$75.00
Loan Doc Prep Fee - Real Estate Term Loan Ag/Comm	\$125.00
In-House Appraisal Fee - Ag/Commercial Loans	\$500.00
Applicable to all loans that are eligible for in-house appraisals. Loans that are not eligible for in-house appraisals will incur the fee assessed by a 3rd party appraiser.	
In-House Appraisal Fee - Residential RE Loans	\$325.00
Applicable to all loans that are eligible for in-house appraisals. Loans that are not eligible for in-house appraisals will incur the fee assessed by a 3rd party appraiser.	
Appraisal Review Fee	250.00
This fee is assessed in conjunction with any appraisal	
ACH Origination Fee	\$10-per file
(Originated by the bank - manually created / uploaded files)	
Return ACH Fee	\$25.00
For items originated through Solutions North Bank (i.e., Automatic Loan Payments, Online Banking, etc.)	
Unauthorized ACH Fee	\$5.00 per item
Garnishment / Levy Fee	\$15.00

****Additional Fees And Services****

Call your local branch, or you may reach the main branch at 785-425-6721