

Personal Service Charge Disclosure

Effective February 3, 2020

*specific fee changes in bold



Deposit Account Charges

Account Research/Reconciliation (per hour)	\$25.00
ACH Return	\$9.00
Check Printing ¹	Varies
Dormant Account ²	\$5.00
Early Account Closing Fee ³	\$25.00
Endorsement Stamp	Varies
Escheatment	\$50.00
Execution	\$100.00
Fax Service (per page)	\$2.00
Garnishment or Levy	\$100.00
Image Statements	\$2.00
Interim Activity Statement	\$3.00
NSF - Paid Item ⁴	\$32.00
NSF - Returned Item ⁵	\$32.00
Overdraft Protection Transfer	\$5.00
Photocopy (per page)	\$0.25
Redeposited Item	7.00
Replacement ATM or Debit Card	\$5.00
My Card Debit Card – New/Replacement	\$9.95
Returned Deposited Item	\$13.00
Special Statement Cycle	\$10.00
Statement Copy	\$5.00
Stop Payment (Check or ACH)	\$32.00
Undeliverable Statement ⁶	\$5.00

Safe Deposit Boxes

Drilling Fee	\$200.00
Duplicate/Lost Key Fee	\$25.00
Sizes and Annual Rent (refer to branch for availability)	
* \$20.00 discount on annual rent with auto-payment from a Mercantile Checking/Savings account.	
2x5	\$50.00*
2x10 or 3x5	\$60.00*
3x10, 4x10, 4x5 or 5x5	\$70.00*
5x9 or 5x10	\$100.00*
7x10	\$110.00*
10x10	\$130.00*
10x15 or 11x14	\$170.00*

Foreign Services

Foreign Deposit Item (written in US dollars)	\$2.00
Foreign Deposit Item (written in foreign currency)	
\$0-\$9,999.99	1.00% of total amount + \$2.00
\$10,000-\$99,999.99	0.50% of total amount + \$2.00
\$100,000 +	0.25% of total amount + \$2.00
Foreign Collection Item (plus handling fees)	\$55.00
Foreign Draft	\$75.00
Foreign Draft – Stop Payment	\$75.00
Foreign Draft – sent for collection (plus handling fees)	\$55.00
Foreign Currency Order – Next Day Shipping	\$10.00
Foreign Currency Order – Overnight Priority Shipping	\$12.00

Wire Services

Incoming Wire	\$10.00
Branch Outgoing Domestic Wire	\$30.00
Branch Outgoing Foreign Wire – USD	\$75.00
Branch Outgoing Foreign Wire – Foreign Funds	\$75.00

Other Banking Services

Coin Counting	5% of total
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Monetary Instruments

Cashier's Check	\$5.00
Counter Check	\$1.00
Money Order	\$3.00

Non-Customer Fees

Check Cashing	
\$50 or less	\$0.00
\$50.01-\$9,999.99	\$5.00
\$10,000.00 +	\$25.00
Notary	\$5.00

¹ Free first order of wallet or duplicate logo checks at account opening (excluding Health Savings Accounts). High Yield Checking customers will receive a \$5 discount on future orders or other styles. Senior Community Checking customers are eligible for two boxes of wallet or duplicate logo checks at no charge per calendar year.

² A dormant account fee will be assessed monthly when an account has had no deposit or withdrawal activity (other than fees or posted interest) for a period of 24 months.

³ An early account closing fee will be charged if account is closed within 90 days of opening.

⁴ A Non-Sufficient Funds (NSF) Paid Item Fee may be imposed on overdrafts created by checks, in-person withdrawal or items presented electronically. If the account balance at the end of a business day is overdrawn \$10.00 or less, no per item overdraft fees are charged. A maximum of six (6) NSF Paid or Returned Item Fees will be assessed per business day.

⁵ A Non-Sufficient Funds (NSF) Returned Item Fee may be imposed when checks or items presented electronically are returned unpaid. If the account balance at the end of a business day is overdrawn \$10.00 or less, no per item overdraft fees are charged. A maximum of six (6) NSF Paid or Returned Item Fees will be assessed per business day.

⁶ Charge assessed monthly until Bank receives updated address information.