

## FEE SCHEDULE

Bank of Bluffs  
115 N Bluffs St  
PO Box 200  
Bluffs, IL 62621

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### MISCELLANEOUS FEES AND CHARGES

#### Account Services

Account Research: \$20.00 per hour  
Copy of Statement: \$5.00 per Statement  
Internet Banking: Free  
Internet Banking Bill Pay: \$5.95 per month per account  
Overdraft/Nonsufficient Fund/Returned Item : \$30.00 per item  
Stop Payment: \$20.00 per stop  
Overdraft Protection Transfer: \$2.00 per transfer  
Direct Deposit to Checking or Savings: No Fee

#### ATM/Debit Card Services

ATM Fees: \$1.00 per withdrawal at ATM's we do not own or operate  
Surcharges: ATM's not owned by us, you may be charged by the ATM operator or any network used for the transaction  
Debit Card Transactions: ATM Terminal Transfers; you can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals  
Your daily dollar limit will be disclosed upon card issuance.  
Hot Card: \$10.00 per request  
Card Replacement/Reorder: \$5.00 per card request

#### Bank Check Services

Money Order/Cashiers Check: \$3.00 per check

#### Wire Services

Domestic Wire Transfer: \$50.00 per wire  
Foreign Wire Transfer: \$100.00 per wire

#### FDIC Coverage

FDIC Coverage: Please be advised that for FDIC purposes, the Bank of Bluffs and Meredosia Community Bank are considered one entity. The \$250,000.00 insurance limits on your deposit accounts include Bank of Bluffs and Meredosia Community Bank accounts combined. You are not insured for \$250,000.00 at each bank when you have deposit accounts at both facilities.

Member  
FDIC