MIDCOUNTRY BANK®

www.MidCountry.bank

Schedule of Fees & Service Charges

Effective July 1, 2023

Fees & Service Charges

Canadian Item Fee	$10.00 per item
Close Account Fee (in less than 90 days)	$25.00
Collection Items	
Domestic	$30.00 per item + other bank charges as incurred
Foreign	$30.00 per item + other bank charges as incurred
Continuous Overdraft Fee [2]	$6.00 per day **(10 day max)**
(Begins the 5th business day, if account remains negative.)	
Escheatment Fee [1]	$50.00
Garnishment/Levy Fee	$120.00 per item
Inactive Account Charge	$5.00 per month
(No customer initiated activity after 12 months)	
Paid NSF Item Fee/Returned NSF Fee [2]	$35.00 per item, per presentment (Daily max 5)
Official Check	$8.00 per item
Overdraft Transfer Fee [2]	$11.00 per transfer
Research/Reconcilement	$30.00 per hour (1 hr. min)
Research Document Copy Fee	$5.00 per item
Returned Statement Mail Fee	$10.00 per month
Statement with images	$3.00 per month
Stop Payment Fee - Banker Assisted	$35.00 per item
Stop Payment Fee	
Online/Telephone Banking	$25.00 per item
Verification of Deposit Fee	$10.00 each

Wire Transfer Fees - Banker Assisted

Wire Transfer Domestic-Incoming	$15.00
Wire Transfer Domestic Outgoing	$25.00
Wire Transfer International Incoming	$20.00
Wire Transfer International Outgoing	$65.00
Wire Tracer - Domestic	$15.00+fees incurred
Wire Tracer - International	$20.00+fees incurred

ATM Fees

ATM/Debit Card/Instant Issue Reissue	One free per year; $10 each additional
Express delivery, new/replacement	$90
ATM/Debit Card International Usage Fee	3% of transaction
Instant Issue Debit Card, if mailed	$40.00

Health Savings Account & Retirement Account

HSA Transfer Fee (to external custodian)	$25.00
IRA Plan Termination Fee	$50.00
IRA Account Annual Fee	$25.00
(assessed Nov 1, waived for multi-account relationships)	

Additional Fees & Service Charges for Businesses

Additional Business Debit Cards	2 free; $5.00 each after
Canadian Item Fee	$10.00 per item
Coin & Currency Purchase	
Order	$3.00
Roll	$0.10
Currency	$0.50 per strap
Coin Counting	$5.00
Deposit Correction Fee	$5.00 each
Interim Statement	$15.00
Return Deposit Item Charge [3]	$11.00 per item
Redeposited Item [3]	$11.00 per item
Redeposited RCK Item [4]	$11.00 per item
Special Handling Fee	$25.00 per month
Sweep Fee	$25.00 per month/account
Negative Ledger Balance Rate	Prime + 4.00%
Deposit Assessment	$0.13 per $1,000
Return Item Special Instructions [3]	$25.00 per month

Non-Customer Fees

Coin Counting	$5.00 for up to $100.00; $10.00 for $100.01 - $500.00; $20.00 for over $500.00
US Currency Exchange	$2.00 per $100.00
Rolled Coin	$0.25 per roll
On-Us Check Cashing	Free for up to $50.00; $5.00 for $50.01 - $500.00; $10.00 for over $500.00

1. A processing fee for abandoned property submitted to the state.
2. Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means, as applicable. Also applies to overdrafts created by service charges. No charge if the original amount of overdraft is less than $5.
3. Imposed when checks and items presented by electronic means are returned to MidCountry Bank unpaid. (All fees and charges are subject to change)
4. Represented Check Entries (RCK) are used for representation of a check payment using the ACH Network.

24-hour Telephone Banking
1.888.234.4585

Member FDIC