



Main Street Bank Service Fees

Effective August 1, 2007

Accounting and Customer Service

CHECKING

Charge per overdraft condition created by check, in-person, withdrawal, ATM withdrawal, debit card transaction, pre-authorized automatic debit, telephone initiated transfer, or other electronic means \$22.00

Non-Sufficient Funds (NSF) item, paid or returned, created by check, in-person, withdrawal, ATM withdrawal, debit card transaction, pre-authorized automatic debit, telephone initiated transfer, or other electronic means. \$22.00

Stop payment order. \$20.00

Per hour charge for account reconciliation or research \$10.00

Per item charge for duplicate copy of cancelled checks. \$2.00

Check cashing (non-account owners) . . . \$3.00

Check printing (depends on style of check ordered)

YOU SPOKE. WE LISTENED.

In light of some recent confusion, we want to clarify our previous statement. Per cycle charge if the “average ledger balance” shall drop below \$50.00 during each statement cycle for any Checking or Now Account Checking program. . . \$5.00*

CUSTOMER SERVICE:

Draft, check, or electronic draft returned to us & charged back to you for any reason . \$10.00

Domestic (USA) wire transfer out \$25.00

International wire transfer out **\$50.00

Per page charge for special statements. . . \$1.00

Dormant account charge per month . . . \$5.00

Coupon collection (plus applicable postage requirements). \$15.00

ATM replacement card. \$5.00

Per money order or cashier check. \$1.00

Traveler’s checks (per \$100.00) \$1.00

Lost safe deposit box key \$5.00

Safe box drilling. \$75.00

Night deposit bag. \$15.00

Notary service. \$2.00

Signature guarantee. \$5.00

Foreign check collection. **\$15.00

NOTE: Fees for other bank services may be charged as they occur per event. You will be advised as to such charges prior to the event.

**Plus any foreign exchange adjustment

*Average ledger balance is the sum of each day’s ending ledger balance added together at the last day of the cycle, then divided by the number of days in the cycle.

Changes from previous service fees are in bold type.

