

# COMMON FEATURES

Revised: 01/16/2025

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account Activity Printout	\$2.00
Account Balancing Assistance	\$15.00/hour
Accounts Closed within 90 Days of Opening (Statement Savings or Checking)	\$25.00
Account Research	\$20.00/hour plus cost
ACH Fee- Municipalities, Churches and Schools	\$15.00
ACH Fee- Regular	\$30.00
Cashier's Checks (customers only)	\$5.00
Check printing	fee depends on style and quantity of check ordered
Continuous Overdraft Fee (charge starts on the 6th business day after your account has been in a negative balance for 5 consecutive business days)	\$5.00/day
Courtesy Counter Checks	\$0.05
Dormant Account Fee A checking account is considered dormant if there are no transactions to your account for 365 days. A savings account is considered dormant if there are no transactions to your account for 547 days.	\$2.00/month if account balance is less than \$500.00
Foreign ATM Fee (Use of ATM not operated by the Bank of Herrin)	\$1.50
Internet Bill Pay	Free
IRA Withdrawals	\$20.00
Levies or Garnishments	\$75.00
License Plate Sticker Fee	\$7.50
Lost Certificates of Deposit	\$25.00
Mobile Deposit Service Fee	\$0.50/each
Money Orders (customers only)	\$3.00
Night Deposit Service- Additional bag fee	\$5.00/year
Night Deposit Service- Annual Fee (Includes 1 bag)	\$10.00
Nonsufficient Funds (NSF) - each	\$30.00
Notary Fee (customers only)	\$1.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means.	
Overdraft / Paid Item Fee	\$30.00/each
Overdraft / Returned Item Fee	\$30.00/each
Overdraft Protection Fee (Account Transfer)	\$5.00/transfer
Positive Pay Exception Item Fee	\$2.00/each
Photocopies	\$0.50 each
Remote Deposit Service Charge	\$50.00/scanning station per statement cycle
Replacement Debit Card/ATM Card	\$10.00
Replacement Loan Payment Book	\$5.00
Safe Deposit Box- Drilling	\$325.00
Safe Deposit Box- Key Deposit (refunded if both keys are returned when box is surrendered).	\$25.00
Safe Deposit Box- Lost Key	\$15.00 + cost
Safe Deposit Box- Rental Late Fee	\$5.00/year
Stop Payment	\$30.00
Telephone Transfer	\$3.50
Two Signature Verification	\$5.00/month
Wire Transfers- Incoming (Customers Only)	\$15.00
Wire Transfers- Outgoing (Customers Only)	\$20.00
Wire Transfers- Overseas (Corporate Customers Only)	\$20.00 plus cost

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawal from a time deposit account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

