

### Health Savings Account Interest Bearing Checking

- Alternative way to pay for medical expenses when you have a High Deductible Health Plan.
- Contributions may be tax deductible and qualified medical expenses are tax-free.
- Interest is computed daily and paid monthly on accounts maintaining a \$500.00 minimum balance each statement cycle.

### Certificate of Deposit

- Minimum deposit \$1,000.00
- Maturity terms range from 3 months to 5 years
- Fixed interest rate
- Compounded interest
- Penalty for early withdrawal
- Automatically renews if not withdrawn at time of maturity into same term and current interest rate.

### Individual Retirement Account Traditional and Roth

- Same rules apply from Certificates of Deposit section
- Free rollovers and transfers at maturity

### Safe Deposit Boxes

Size availability based on location. Offered with the following annual fee at: 111 State St. Charlevoix & 100 Main St. East Jordan - *Restrictions apply*

3"X5"	\$25.00	5"X5"	\$30.00	3"X10"	\$35.00
5"X10"	\$55.00	10"X10"	\$105.00		

### Loan Services

#### Real Estate

Fixed Rate Mortgages	Refinances
Construction Financing	Vacant Land Financing
Investment Property	Conventional
Non-Conforming Mortgages(Balloons)	
Express Conventional	

#### Commercial

Seasonal Working Capital	Equipment
Commercial Real Estate	
Residential Real Estate Development	

#### Consumer

Automobile	Boat & RV
Home Equity	Mobile Homes (with or without land)

*We have competitive interest rates that do vary, so stop by or call for rate information at (231) 547-4411!*

### Miscellaneous Fees

**Account Research per hour** \$15.00  
**Account Statement (previous)** \$5.00  
**Bill Pay Item-Expedited** \$20.00  
**Cashiers Check** \$2.00  
**Collection Item/Domestic; Incoming & Outgoing** \$15.00  
**Garnishments/Levies** \$75.00  
**Overdrafts** Overdraft Item Fee (per presentment) \$25.00  
Online Banking Bill Payment Item add'l \$26.00  
**Photocopy** \$0.25  
**Returned Item Fee (per presentment)** \$25.00  
**Returned Deposited Item (Business accounts)** \$5.00  
**Stop Payments** Regular Item \$26.00  
Online Banking Bill Payment \$25.00  
**Wire Transfer** Domestic Outgoing, Customer \$20.00  
Domestic Incoming, Non-Customer \$15.00  
Domestic Outgoing, Non-Customer \$25.00  
Int'l Outgoing, Customer-Only \$50.00  
Int'l Wire Transfer Research/Trace \$50.00

### ATM/Debit Card Fees

**Lost card replacement fee** \$10.00  
**Expedited Card** \$60.00  
*When you use an ATM not owned by Charlevoix State Bank, you may be charged a fee by the terminal owner.*

### Disclaimer

The service and maintenance fees described in this document, and any other fees permitted under the Rules and Regulations, will be deducted from your account. We shall not be liable if such deductions cause an overdraft in your account or reduce your daily balance below the minimum required to earn interest. If the funds in your account are insufficient to pay any fees charged to your account, you agree to pay us the remaining fees in cash. If your account is a joint account, you are jointly and severally liable for any fees charged to your account.

We may change or amend this Schedule of Fees, Interest Rates and Minimum Balances at any time. Any changes or amendments will be effective not less than 30 days after we give you notice of them by posting them in our lobby or mailing them to you at the address shown on your signature card or an address that you have later given us in writing or verbally. By keeping your account open after the notice period, you agree to the changes and amendments.

*Effective August 2025*

# Fees & Services Schedule



## VISIT A LOCATION NEAR YOU!

Beaver Island	38230 Michigan Avenue
Boyne City	102 South Lake Street
Charlevoix	111 State Street
	102 M66 Highway
East Jordan	100 Main Street
Ellsworth	9136 Main Street

[www.charlevoixstatebank.com](http://www.charlevoixstatebank.com)



## BUSINESS BANKING

### SMALL BUSINESS CHECKING

- No minimum opening deposit
- No monthly service charge up to 100 paper check items. \$0.20 per paper check after 100 items.
- Unlimited electronic transactions
- Electronic statements; requires online banking
- A monthly \$5.00 dormant account fee will be assessed if there is no activity for 12 consecutive months.

### BUSINESS CHECKING

- Minimum opening deposit \$100.00
- \$5.00 monthly service charge plus \$0.10 per check or debit item. A \$0.25 credit per \$100.00 average balance for the statement cycle will be applied to offset the monthly service charge.
- A monthly \$5.00 dormant account fee will be assessed if there is no account activity for 12 consecutive months.

### BUSINESS NOW

#### *Interest Bearing*

- Minimum opening deposit \$1,000.00
- May only be held by a sole proprietor and certain non-profit organizations.
- \$10.00 maintenance charge will be assessed if balance falls below \$1,000.00 any day during the month's statement cycle; **no interest will be paid for the month**
- A monthly \$5.00 dormant account fee will be assessed if there is no account activity for 12 consecutive months.

### BUSINESS MONEY MARKET

#### *Interest Bearing*

- Minimum opening deposit \$2,500.00
- \$10.00 maintenance charge will be assessed if balance falls below \$2,500.00 any day during the month's statement cycle; **no interest will be paid for the month.**
- Interest is tiered, computed daily and paid monthly

## BUSINESS STATEMENT SAVINGS

- Minimum opening deposit \$50.00
- Minimum balance \$50.00
- \$4.00 maintenance charge will be assessed if balance falls below \$50.00 any day during the three month statement cycle.
- Interest is computed daily and paid quarterly
- A quarterly statement is provided for your records

### EMPLOYER HEALTH SAVINGS PLANS AVAILABLE!

*Ask for details.*

## PERSONAL BANKING

### FREE CHECKING

- Minimum opening deposit \$50.00
- No minimum balance required
- No monthly maintenance charge
- A monthly \$5.00 dormant account fee will be assessed if there is no account activity for 12 consecutive months.

### NOW CHECKING

#### *Interest Bearing*

- Minimum opening deposit \$800.00
- \$10.00 maintenance charge if balance falls below \$800.00 any day during the month's statement cycle; **no interest will be paid for the month**
- Interest is computed daily and paid monthly
- A monthly \$5.00 dormant account fee will be assessed if there is no account activity for 12 consecutive months.

### PREFERRED NOW CHECKING

#### *Interest Bearing*

- Minimum opening deposit \$10,000.00
- \$15.00 maintenance charge will be assessed if balance falls below \$10,000.00 any day during the month's statement cycle; **no interest will be paid for the month**
- Interest is computed daily and paid monthly
- A monthly \$5.00 dormant account fee will be assessed if there is no account activity for 12 consecutive months.

## MONEY MARKET

#### *Interest Bearing*

- Minimum opening deposit \$2,500.00
- \$10.00 maintenance charge if balance falls below \$2,500.00 any day during the month's statement cycle; **no interest will be paid for the month**
- Interest is tiered, computed daily and paid monthly

## MINOR SAVINGS

#### *Interest Bearing*

- Account holder must be 17 years of age or younger
- Minimum opening deposit \$50.00
- No minimum balance required
- Interest is computed daily and paid quarterly
- A quarterly statement is provided for your records

## STATEMENT SAVINGS

#### *Interest Bearing*

- Minimum opening deposit \$50.00
- \$4.00 maintenance charge will be assessed if balance falls below \$50.00 any day during the three month statement cycle.
- Interest is computed daily and paid quarterly
- A quarterly statement is provided for your records

## AUTOMATIC SAVINGS

#### *Interest Bearing*

- No minimum opening deposit
- No minimum balance
- Account must **receive** a transfer, at least monthly, from any internal Charlevoix State Bank account or ACH credit.
- Interest is computed daily and paid quarterly
- Statement is combined with statement from transfer account; provided either monthly or quarterly