

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 amount is \$500.00.
- Maturity terms range from 3 months to 5 years.
- Interest rates are fixed for the term of the Certificate of Deposit. Several interest payment options are available.
- Penalty for early withdrawal.
- A Certificate of Deposit will automatically renew if left alone at time of maturity into same term and current interest rate.

Individual Retirement Account

Traditional, Roth and Education

- Minimum deposit amount \$500.00.
- Same rules apply from Certificates of Deposit section above.
- Free rollovers and transfers at maturity.
- Penalty for early withdrawal.

Safe Deposit Boxes

Size availability based on location. Offered with the following annual fees at: 111 State Street, Charlevoix & 100 Main Street, East Jordan

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	Jumbo Mortgages
Adjustable Rate Mortgages	Construction Financing
Vacant Land Financing	VA & FHA Mortgages
Investment Property	Non-Conforming Mortgages
Reverse Mortgages	95% & 100% Financing

Commercial:

Seasonal Working Capital, Equipment, Commercial Real Estate

Consumer:

Automobile, Boat & RV - Home Equity - Mobile Homes

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
Collection Item/International, contact Bank for current rate	
Early Account Closing-3 months from open date	\$10.00
Garnishments/Levies	\$75.00
Overdrafts	
Check Order Overdraft - additional	\$15.00
Each Overdraft Item	\$25.00
Overdrawn Account Fee (daily)	\$ 2.00
Online Banking Bill Payment Item add'l	\$26.00
Photocopy	\$ 0.25
Returned Item Charge	\$25.00
Returned Deposited Item	\$ 5.00
Stop Payments	
Regular Item	\$26.00
Online Banking Bill Pay	\$25.00
Wire Transfer	
Domestic outgoing, Customer	\$20.00
Domestic incoming, Non-Customer	\$15.00
Domestic outgoing, Non-Customer	\$25.00
International, Customer-only	\$38.00
International Wire Transfer Research/Trace	\$50.00

ATM/Debit Card Fees

Lost card replacement fee	\$10.00
Lost PIN replacement fee	\$3.00
Expedited Card	\$60.00
Expedited PIN	\$40.00

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.

Fees & Services Schedule



www.charlevoixstatebank.com

(231) 547-4411



Visit a location near you!

Beaver Island 38230 Michigan Avenue

Boyne City 102 South Lake Street

Charlevoix 111 State Street
102 M-66 Highway

East Jordan 100 Main Street

Ellsworth 9136 Main Street

Member FDIC Equal Housing Lender

FREE Online Banking, Mobile Banking, Telephone Banking and ATM & Debit Cards are available for all account types!

BUSINESS BANKING

Small Business Checking

- No minimum opening deposit
- No monthly cycle service charge up to 100 paper check items. \$0.20 per paper check after 100 items. Unlimited electronic transactions.
- Electronic Statements; Requires Online Banking registration.
- If there is no account activity for 12 months a monthly dormant account fee of \$5.00 will be assessed.

Business Checking

- Minimum opening deposit \$100.00
- Monthly service charge is \$5.00 plus 10 cents per check or debit item. A 25 cent credit per \$100.00 average balance for the statement cycle will be applied to offset the monthly service charge.
- If there is no account activity for 12 months a monthly dormant account fee of \$5.00 will be assessed.

Business NOW

Interest Bearing

- Minimum opening deposit of \$1,000.00
- May only be held by a sole proprietor and certain non-profit organizations.
- A \$10.00 service charge will be assessed if balance falls below \$1,000.00 within a statement cycle, and no interest will be paid.
- If there is no account activity for 12 months a monthly dormant account fee of \$5.00 will be assessed.

Business Money Market

Interest Bearing

- Minimum opening deposit \$2,500.00
- A service charge of \$10.00 will be assessed if balance falls below \$2,500.00 any day during the month's statement cycle and no interest will be paid for the month.
- Interest is tiered, computed daily and paid monthly on accounts maintaining a \$2,500.00 minimum balance each statement cycle.
- Pre-authorized transfers or withdrawals are limited to six per calendar month. Unlimited transfers and withdrawals are allowed if made through an ATM or in person.

Business Statement Savings

Minimum balance \$50.00; \$4.00 quarterly service charge if falls below minimum.

- Pre-authorized transfers or withdrawals are limited to six per calendar month. Unlimited transfers and withdrawals are allowed if made through an ATM or in person.
- 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 or per item fee
- If there is no account activity for 12 months a monthly dormant account fee of \$5.00 will be assessed.

NOW Checking

Interest Bearing

- Minimum opening deposit \$800.00
- A maintenance charge of \$10.00 will be assessed if balance falls below \$800.00 any day during the month's statement cycle, and no interest will be paid for the month.
- Interest is computed daily and paid monthly on accounts maintaining an \$800.00 minimum balance each statement cycle.
- If there is no account activity for 12 months a monthly dormant account fee of \$5.00 will be assessed.

Preferred NOW Checking

Interest Bearing

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

Money Market

Interest Bearing

- Minimum opening deposit \$2,500.00.
- A maintenance charge of \$10.00 will be assessed if balance falls below \$2,500.00 any day during the month's statement cycle and no interest will be paid for the month.
- Interest is tiered, computed daily and paid monthly on accounts maintaining a \$2,500.00 minimum balance each statement cycle.
- Pre-authorized transfers or withdrawals are limited to six per calendar month. Unlimited transfers and withdrawals are allowed if made through an ATM or in person.

Minor Savings

- Account holder must be 18 years of age or younger.
- Minimum opening deposit \$50.00; no fees.
- Pre-authorized transfers or withdrawals are limited to six per calendar month. Unlimited transfers and withdrawals are allowed if made through an ATM or in person.
- Interest is computed daily and paid quarterly.
- A quarterly statement is provided for your records.

Statement Savings

- Minimum opening deposit \$50.00.
- A maintenance charge of \$4.00 will be assessed if balance falls below \$50.00 any day during the three month statement cycle.
- Pre-authorized transfers or withdrawals are limited to six per calendar month. Unlimited transfers and withdrawals are allowed if made through an ATM or in person.
- Interest is computed daily and paid quarterly.
- A quarterly statement is provided for your records.

Automatic Savings SET IT AND FORGET IT

- No minimum balance; no quarterly service charge.
- This account must receive a transfer, at a minimum monthly, from any internal Charlevoix State Bank account.
- Pre-authorized transfers or withdrawals are limited to six per calendar month.
- Interest is computed daily and paid quarterly.
- Statement is combined with statement from transfer account; provided either monthly or quarterly.