

FEE SCHEDULE
Personal Account Service Charges



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Balance Inquiry	\$0.00
Account Balancing Assistance - per hour (minimum charge of \$30.00)	\$30.00
Account Research - per hour (minimum charge of \$30.00)	\$30.00
Account Research Copy Fee - per copy	\$3.00
ATM Transaction Fee - Non-Sunflower Bank & First National 1870 Owned ATMs**	\$2.00
ATM Transaction Fee - Sunflower Bank & First National 1870 Owned ATMs**	\$0.00
Cashier's Check - Customer	\$8.00
Chargeback Fee - per hour research (when required to identify the account the item was deposited to)	\$30.00
Chargeback Fee - per item	\$15.00
Coin & Currency Bag - Locking	\$30.00
Coin & Currency Bag - Zipper	\$8.00
Coin Counting - Customer	\$0.00
Coin Counting - Non-Customer	7.000% of transaction total
Domestic Collections - All coupons (per envelope)	\$20.00
Domestic Collections - All drafts	\$20.00
Domestic Collections - Non-sufficient funds	\$20.00
Dormant Account Fee	\$0.00
Early Account Closure Fee (within 180 days of opening)	\$30.00
Fax Service - Incoming (each page)	\$1.00
Fax Service - Outgoing (1st page)	\$3.00
Fax Service - Outgoing (each page thereafter)	\$1.00
Foreign Collections - Canadian Drafts/Checks	\$20.00
Foreign Collections - Foreign Drafts	\$53.00
Garnishments Affecting Your Account	\$100.00
IRA Transfer Fee	\$25.00
Notary Service - Customer/Non-Customer	\$0.00
Overdrafts & Non-sufficient Funds - NSF/OD Fee Paid (per item)***	\$29.00
Overdrafts & Non-sufficient Funds - NSF/OD Fee Returned (per item)***	\$29.00
Personal Online Banking - Bill Pay	\$0.00
Personal Online Banking - Bill Pay Check Rush Fee (per item)	\$14.95
Personal Online Banking - Mobile Banking	\$0.00
Personal Online Banking - Mobile Banking Check Deposit (subject to approval)	\$0.00
Personal Online Banking - Zelle*****	\$0.00
Special Statement Requests - Account activity printout	\$3.00
Special Statement Requests - Additional statement copy	\$5.00
Special Statement Requests - Individual copies of checks (front/back)****	\$3.00
Special Statement Requests - Individual copies of deposit slips****	\$3.00
Special Statement Requests - Per month return mail processing (without notice)	\$6.00
Special Statement Requests - Reset statement (special cutoff date)	\$5.00
Special Statement Requests - Statement reproduction****	\$5.00
Stop Payment Fee	\$29.00
Tax Levies, Citations, Charge-offs, and Other Legal Processes Affecting Your Account	\$100.00
Telephone Transfers Between Accounts (includes transfers using CheckIt or Banker)	\$0.00
Temporary Checks (per sheet)	\$3.00
Visa Debit Card Personal Identification Number (PIN)	\$0.00
Visa Debit Card Replacement	\$10.00
Wire Transfers - Domestic Incoming (customer only)	\$16.00
Wire Transfers - Domestic Outgoing (customer only)	\$50.00
Wire Transfers - International Incoming (customer only)	\$18.00
Wire Transfers - International Outgoing (customer only)	\$50.00

ADDITIONAL FEE DISCLOSURE INFORMATION

** - The use of an ATM or Visa Debit Card in an Automated Teller Machine activates the ATM charges as shown above. Please note that a balance inquiry may be considered a transaction and is subject to its own fee even if it occurs in the same ATM session as a withdrawal.

*** - Overdrafts may occur by check, in-person withdrawal, ATM withdrawal, or other electronic means. Be aware that such an item or payment may be presented multiple times or a merchant may present multiple ACHs if its first ACH attempt to be paid is returned. If multiple transactions overdraw your account on a particular day, we will assess no more than six (6) \$29.00 fees (\$174.00) total per day. We do not charge an Overdraft fee if a consumer account is overdrawn \$25.00 or less on any given day.

**** - We will reproduce copies of canceled items for a period of seven years. Copies of individual canceled items may be requested from Customer Care. The Bank will provide check copies within 48 hours of the request.

***** - Must have a bank account in the U.S. to use Zelle. Zelle and Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Customer Care Center

888.827.5564

M-F: 8a-8p & Sat: 8a-4p (CT)

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