

SERVICE FEES

Effective June, 2011

Subject to change without notice.



45 N Whittaker St., New Buffalo, MI 269-469-2222

6701 W US 12, Three Oaks, MI 269-756-2222

6485 Sawyer Rd., Sawyer, MI 269-426-3100

SAVINGS ACCOUNTS

Dormant Account*	\$ 5.00/Mo
Balance Below \$100	\$ 4.00/Qtr
Under 18 or 65 & Over	No Charge
ACH Return Fee	\$25.00
Account Closed in First 90 Days	\$10.00
Money Market on balances below \$2500	\$ 5.00/Mo

CHECKING ACCOUNTS

NSF* Check, Debit, ACH* Overdrafts	
Returned	\$25.00
Paid	\$30.00
Stop Payment	\$30.00
Inactive Account*	\$ 5.00/Mo
Account Closed in First 90 Days	\$25.00
Personal Checking	
Daily Overdraft Fee*	\$ 5.00/Day
Budget Checking	
Charge per Check	\$.20
Regular Checking	
Min. Balance below \$500	\$ 5.00/Mo
Super Checking	
Min. Balance below \$2500	\$ 5.00/Mo
Charge per Check after 15	\$.15
Business and Organizational Checking	
Daily Overdraft Fee*	\$20.00/Day
Monthly Service Fee	\$ 5.00
Charge per Debit Item (First 15 Items per Month Free)	\$.15
Charge per Deposit (No Per-item Fee)	\$.20

OVERDRAFT PROTECTION

Fee per Transfer	\$ 7.00
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WIRES - for Customers Only

Incoming Wire	\$ 5.00
Outgoing Wire	\$20.00
International Outgoing	\$50.00

ATM/CheckCard

Card Replacement	\$ 5.00
Transactions and Inquiries on NBSB Acct at NBSB ATMs	No Charge
ATM Transactions on NBSB Acct at Non- NBSB ATMs	\$ 1.00
Inquiries on NBSB Acct at Non- NBSB ATMs	\$.50

GENERAL

Telephone Transfer	\$ 2.00
Certified Check*	\$ 5.00
Teller Check on Account*	\$ 3.00
Accommodation Check*	\$ 5.00
Cancelled Check Copy (1 Free/Mo)	\$ 3.00
Statement Copy	\$ 5.00
Telephone Inquiry	\$ 2.00
Balance Checkbook	\$10.00/Hr
Printout per Page	\$ 1.00
Research Requests	\$25/Hr, \$10/Minimum
Locking Deposit Bags	\$15.00
Money Orders	\$ 3.00
65 Or Over with Accounts	\$.50
Pmt. Coupon Book Replacement	\$ 5.00
Photo Copies	\$.50
Notary for Customer	No Charge
Notary for Non-Customer	\$ 2.00
FAX	
Sent Per page	\$ 2.00
Receive per Page	\$ 1.00
Garnishment/Levy	\$50.00

Other fees may apply. For specific account details see the Customer Service Information Pack, speak with a Customer Service Representative. or visit our web site at newbuffalosavings.com.

* See Glossary next page

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GLOSSARY

Dormant – A Savings Account is considered dormant if for two years there have been no deposits or withdrawals to the account.

Inactive Account – A Checking Account is considered inactive if for six months there have been no deposits or withdrawals to the account.

NSF – Non-Sufficient Funds: The balance in the checking account is not sufficient to cover an incoming debit on the account.

Daily Overdraft Fee - The fee charged for every day the account has a negative balance.

ACH – Automated Clearing House indicates an auto-withdrawal from a checking account. Requires pre-authorization from account holder.

Certified Check - A check provided by the customer, drawn on their NBSB account. Funds are “certified” by a stamp and a Bank Officer’s signature.

Teller Check On Account- A withdrawal by Bank Check from a Savings Account payable to someone other than account owner.

Accommodation Check - A Bank Check payable to anyone sourced by funds provided in cash, check, or directly from an NBSB account.