

**MINNESOTA LAKES BANK
FEE SCHEDULE**

EFFECTIVE: March 1, 2018

MISCELLANEOUS FEES

ACCOUNT BALANCING ASSISTANCE	\$25.00 PER HOUR
ACCOUNT RESEARCH FEE	\$60.00 PER HOUR
AUDIT CONFIRMATION FEE	\$15.00
AUTOMATIC TRANSFER BETWEEN ACCOUNTS HELD WITH US	\$1.00 PER TRANSFER
AUTOMATIC TRANSFER BETWEEN ACCOUNTS TO COVER OVERDRAFT	\$5.00 PER TRANSFER
BILL PAY SERVICE FEE	\$8.00 IF NOT USED PER MONTHLY CYCLE
CHECK, DEPOSIT SLIP AND WITHDRAWAL TICKETS	FEE DEPENDS ON STYLE AND QUANTITY ORDERED
COUNTER CHECK FEE	\$3.00
ESCHEATMENT FEE	\$15.00
FAX FEE	\$3.00 PER PAGE
FAX FEE DOMESTIC LONG DISTANCE	\$5.00 PER PAGE
FAX FEE INTERNATIONAL	\$15.00 PER PAGE
INDEMNITY BOND/AFFIDAVIT OF LOSS	\$10.00 PER THOUSAND-\$20.00 MINIMUM
LEVIES AND/OR GARNISHMENTS	\$100.00
PHOTOCOPY PER PAGE	\$2.00 PER PAGE

CHECKING, NOW ACCOUNTS,

REGULAR SAVINGS, AND MONEY MARKET ACCTS

ACCOUNT ACTIVITY PRINTOUT FEE	\$3.00
ACCOUNT CLOSING FEE (LESS THAN 6 MONTHS)	\$25.00
COLLECTION ITEM	\$30.00 PER ITEM
COPY OF CHECK (IMAGE)	\$3.00
COPY OF STATEMENT	\$7.00 PER STATEMENT
DORMANT/INACTIVE FEE	\$10.00 PER MONTH
FOREIGN COLLECTION CURRENCY/CHECKS	\$25.00
PAPER STATEMENT FEE	\$3.00 PER MONTH
RETURNED DEPOSITED ITEM	\$4.00
RETURN STATEMENT DUE TO INVALID ADDRESS	\$15.00 PER MONTH
SPECIAL STATEMENT CUT-OFF FEE	\$10.00
STOP PAYMENT FEE	\$33.00

ATM/DEBIT CARD FEES

ATM/DEBIT CARD PIN RESET	\$5.00
ATM/DEBIT CARD OUT OF NETWORK WITHDRAWAL FEE	\$3.00 PER TRANSACTION
ATM/DEBIT CARD REPLACEMENT CARD FEE	\$20.00 PER CARD
ATM/DEBIT CARD REPLACEMENT EXPEDITED	\$35.00 PER CARD
ATM/DEBIT CARD WITHDRAWAL LIMIT PER DAY	\$500.00
DEBIT CARD POINT-OF-SALE TRANSACTION LIMIT PER DAY	\$1,000.00

CHECKING AND NOW ACCOUNTS

OVERDRAFT ITEM RETURNED	\$36.00
OVERDRAFT ITEM PAID	\$36.00
OVERDRAFT MAXIMUM CHARGE PER DAY*	\$180.00
* The fee applies to overdrafts "created by check, in-person withdrawal, ATM withdrawal, other electronic means or bank fee."	
CONSECUTIVE DAY NEGATIVE BALANCE FEE	\$25.00 EVERY 5TH CONSECUTIVE BUSINESS DAY YOUR ACCOUNT HAS A NEGATIVE BALANCE
IMAGES INCLUDED IN STATEMENT	\$1.00 PER STATEMENT

REGULAR SAVINGS AND MONEY MARKET

SAVINGS WITHDRAWALS EXCESS OF 6/MONTH \$2.00 PER EXCESS WITHDRAWAL

MONEY MARKET SAVINGS WITHDRAWALS EXCESS OF 6/MONTH \$10.00 PER EXCESS WITHDRAWAL

INDIVIDUAL RETIREMENT ACCOUNT FEES

TERMINATION FEE \$25.00 AT WITHDRAWAL/ACCOUNT CLOSING

SAFE DEPOSIT BOXES

SAFE DEPOSIT BOX LOST KEY \$25.00 PER LOST KEY

SAFE DEPOSIT BOX DRILLING \$250.00

BOX SIZE 3" X 10" \$40.00 ANNUALLY

BOX SIZE 3" X 5" \$25.00 ANNUALLY

BOX SIZE 5" X 5" \$30.00 ANNUALLY

BOX SIZE 5" X 10" \$60.00 ANNUALLY

BOX SIZE 10" X 10" \$100.00 ANNUALLY

OFFICIAL CHECKS

CASHIER'S CHECKS \$5.00

WIRE TRANSFER

INCOMING WIRE FEE \$20.00

OUT-GOING WIRE FEE \$30.00

OUT-GOING INTERNATIONAL WIRE FEE \$65.00

WIRE TRACE/INVESTIGATION FEE \$65.00

WIRE TRANSFER NOTIFICATION \$5.00

WIRE TRANSFER RETURN FEE \$30.00

LOAN ADMINISTRATION

LIEN CARD REPLACEMENT FEE \$25.00

LOAN SUBORDINATION FEE \$150.00

SATISFACTION OF MORTGAGE REPLACEMENT FEE \$50.00

Member FDIC