



The Bank With The Personal Touch

SCHEDULE OF FEES

EFFECTIVE NOVEMBER 1, 2017



Since 1898

MAIN OFFICE

111 WEST MAIN STREET

P.O. Box 38

SPENCER, OHIO 44275

PHONE (330) 648-2441

FAX (330) 648-2024



BRANCH OFFICE

502 SOUTH MAIN STREET

P.O. Box 438

WELLINGTON, OHIO 44090

PHONE (440) 647-9355

FAX (440) 647-4789

Low Cost Account - \$100.00 minimum to open the account. Monthly statements. A service charge of \$5.00 will be applied per statement cycle.

BUSINESS/ORGANIZATION ACCOUNT - \$500.00 minimum to open account. Monthly statements. A service charge of \$6.00 will be applied plus \$.10 per check paid, less \$.10 credit per \$100.00 minimum balance maintained the entire statement cycle.

INTEREST BEARING SAVINGS ACCOUNTS

STATEMENT SAVINGS ACCOUNT - \$100.00 minimum to open account. A service charge of \$4.00 will be applied per month if the balance falls below \$200.00 any day of the month. This fee will not apply to minors under 18 years of age or senior citizens 60 years of age or older if notified. It is the responsibility of the customer to inform us of their Date of Birth. Interest is credited monthly.

LIMIT OF 6 TRANSFERS AND WITHDRAWALS PER STATEMENT CYCLE

(automatic or preauthorized transfer, telephone order or instruction, electronic transfer, online banking transfer) No transfers by check, draft, debit card, or similar order to a third party are allowed.)

\$10.00 FEE PER ITEM IN EXCESS OF 6

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty for early withdrawal.





The Bank With The Personal Touch

SCHEDULE OF FEES
EFFECTIVE NOVEMBER 1, 2017

The following fees may be assessed against your account.

Table with 2 columns: SERVICE RENDERED and CHARGE. Lists various banking services such as telephone transfers, check printing, and account research with their corresponding fees.

All sizes not available at all branches

SAFE DEPOSIT BOX RENTAL FEES (+ sales tax)

Table listing safe deposit box rental fees for various sizes: 2x5 BOX (\$20.00), 3x5 BOX (\$25.00), 5x5 BOX (\$30.00), 3x10 BOX (\$40.00), 5x10 BOX (\$60.00), 10x10 BOX (\$90.00), Safe Deposit Drilling (At cost), and Safe Deposit Replace Key (\$10.00).

SCHEDULE OF CHARGES

INTEREST BEARING ACCOUNTS

NOW ACCOUNT - \$1,000.00 minimum to open account. Monthly statements. A service charge of \$9.00 will be applied per statement cycle unless a minimum balance of \$1,000.00 is maintained the entire statement cycle.

MMDA (MONEY MARKET DEPOSIT ACCOUNT) - \$1,500.00 minimum to open account. Monthly statements. A service charge of \$9.00 will be applied per statement cycle unless a minimum balance of \$1,500.00 is maintained the entire statement cycle.

LIMIT OF 6 TRANSFERS AND WITHDRAWALS PER STATEMENT CYCLE

(automatic or preauthorized transfer, telephone order or instruction, electronic transfer, online banking transfer, check, draft, debit card transaction or similar order to a third party)

\$10.00 FEE PER ITEM IN EXCESS OF 6

BUSINESS INTEREST BEARING ACCOUNT - \$500.00 minimum to open account. Monthly statements. A service charge of \$7.00 will be applied plus \$.10 per check paid, less \$.10 credit per \$100.00 minimum balance maintained the entire statement cycle.

NON-INTEREST BEARING CHECKING ACCOUNTS

PERSONAL ACCOUNT - \$100.00 minimum to open account. Monthly statements. A service charge of \$8.00 will be applied per statement cycle unless a minimum balance of \$750.00 is maintained the entire statement cycle.

V.I.P. CLUB ACCOUNT - \$100.00 minimum to open the account. Monthly statements. A service charge of \$8.00 will be applied for \$10,000.00 of accidental life insurance or \$9.00 will be applied for \$20,000.00 of accidental life insurance.

SENIOR CITIZEN ACCOUNT - \$100.00 minimum to open account. Monthly statements. Free checking account if age 60 or older, retired or disabled. It is the responsibility of the customer to inform us of their Date of Birth.