

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**The Bippus State Bank**  
**P O Box 1148**  
**Huntington, IN 46750**  
**(260)356-8900**

### COMMON FEATURES

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

|   |   |
|---|---|
| Account activity printout   | \$2.00                                      |
| Account research  | \$40.00 per hour                            |
| Minimum one hour  |   |
| Cashier's Check   | \$5.00                                      |
| Check Images Returned   | \$5.00 per month                            |
| Check printing  | Fee Set by Third-Party Vendor               |
| Fee depends on style of check ordered                             |   |
| Copy of statement   | \$2.00                                      |
| Counter Check   | \$1.00                                      |
| Deposited checks returned unpaid                                  | \$10.00                                     |
| "Charge Back Service Chrg" "CHG BK FEE"                           |   |
| Dormant Account   | \$3.00 monthly for balances under \$2000.00 |
| An account is dormant if for two years:                           |   |
| There have been no deposits or withdrawals to the account.        |   |
| There has been no communication about the account.                |   |
| Account statements returned for incorrect address.                |   |
| Foreign currency exchange   | \$20.00                                     |
| Image of Individual Check*  | \$2.00 per request                          |
| Money Order   | \$5.00                                      |
| Non-Sufficient Funds (NSF Charge) maximum 6 items per day         |   |
| (created by check, in person, ATM or electronic withdrawal, etc.) |   |
| Paid Items  | \$33.00 per item                            |
| Returned Items  | \$33.00 per item                            |
| Overdraft Protection Transfers                                    | \$5.00 per transaction                      |
| Paper Statement Fee (exempt if not enrolled in online banking)*   | \$3.00 per month                            |
| Replace ATM Card  | \$10.00                                     |
| Replace Debit Card  | \$10.00                                     |
| Stop payment - all items  | \$30.00                                     |
| Stop payment renewal  | \$15.00                                     |
| Wire Transfer (incoming)  | \$15.00                                     |
| Wire transfer (outgoing international)                            | \$60.00                                     |

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#### LIMITS AND FEES DISCLOSURE

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|                                   |         |
|-----------------------------------|---------|
| Wire transfer (outgoing domestic) | \$30.00 |
|-----------------------------------|---------|

\*"Service Charge" Fees showing on a statement will itemize the enhanced service charges at the bottom of the statement listing each fee separately.

Cash Management Fees:

|                             |                   |
|-----------------------------|-------------------|
| Cash Management Monthly Fee | \$45.00 per month |
|-----------------------------|-------------------|

(Base Fee Per Cash Management Company Profile / or Netteller "Parent" Profile)

|                 |                   |
|-----------------|-------------------|
| ACH Origination | \$10.00 per month |
|-----------------|-------------------|

|                          |                   |
|--------------------------|-------------------|
| Same Day ACH Origination | \$20.00 per batch |
|--------------------------|-------------------|

|              |                   |
|--------------|-------------------|
| Positive Pay | \$10.00 per month |
|--------------|-------------------|

|   |                 |
|---|-----------------|
| Positive Pay exception item processing not handled by cutoff time | \$5.00 per item |
|---|-----------------|

|                        |                                |
|------------------------|--------------------------------|
| Remote Deposit Capture | \$10.00 per month per location |
|------------------------|--------------------------------|

|                              |         |
|------------------------------|---------|
| RDC Setup Fee (1st Location) | \$50.00 |
|------------------------------|---------|

|  |         |
|--|---------|
| RDC Setup Fee each additional location | \$10.00 |
|--|---------|

|                  |                                     |
|------------------|-------------------------------------|
| RDC Scanner fees | Based on third-party vendor pricing |
|------------------|-------------------------------------|

|                          |                  |
|--------------------------|------------------|
| Stop payment - all items | \$30.00 per item |
|--------------------------|------------------|

|                      |                  |
|----------------------|------------------|
| Stop payment renewal | \$15.00 per item |
|----------------------|------------------|

|   |                  |
|---|------------------|
| Wire Origination (within Cash Management) | \$20.00 per wire |
|---|------------------|

Non-Customer Fees:

|                    |        |
|--------------------|--------|
| ATM Withdrawal Fee | \$4.00 |
|--------------------|--------|

|   |         |
|---|---------|
| Check Cashing Fee (Checks drawn off Bippus State Bank only permitted) | \$10.00 |
|---|---------|

|                             |              |
|-----------------------------|--------------|
| Currency (Coin) Counter Fee | 10% of Total |
|-----------------------------|--------------|

|                           |         |
|---------------------------|---------|
| Notary Fee (Non-Customer) | \$10.00 |
|---------------------------|---------|