

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

From

THE LYNDON STATE BANK

817 TOPEKA AVENUE

LYNDON, KS 66451

(785)828-4411

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:

Call in Account Transfer Fee	\$1.00 per Transfer
- Free if done via Online/Mobile Banking	
Cash withdrawal at ATM owned by LSB	Free
\$200 limit per day	
Foreign ATM charge	\$1.00
ATM fee - surcharge by ATM owner	Varies
P2P Tran Fee BillPay	\$1.00/Transaction
Cross Border Transaction Fee	
1 % of the amount charged to the account the day of processing by VISA	
Replace debit card or PIN	\$10.00
Debit card purchase	
Dollar limit \$1,000 per day	
Automatic overdraft protection between accounts	\$2.00
Check printing - Deluxe check print ers	Prices vary
Temporary counter checks - limit 10	\$2 then 25 cents each
Bank money order	\$6.00
Personal money order	\$5.00
Collection fees	\$25.00
Overdraft (each overdraft paid)	\$30.00
Nonsufficient funds check (NSF)	\$30.00
Nonsufficient funds (preauthorized withdrawal or electronic debit)	\$30.00
Deposited check returned unpaid	\$10.00
Account research (1 hour minimum)	\$30.00 per hour
Account balancing assistance (1 hour minimum)	\$30.00 per hour
Account Early Closing Fee	\$30 If Closed Before 90 Days
Paper Statement copy	\$5.00
Paper Statement Fee	\$5.00 per Statement
Fee Applies to our Hometown Free Checking Accounts Only.	
- Free if over 60 years of age	
- Free if under 23 years of age, or a college student	
- Proof of college enrollment required	
- Free when enrolled for Electronic Statements	

Zipper bag/Locked bag	\$5.00/\$10.00
Key to night depository	\$1.00 each
Stop payment - all items	\$30.00
Wire transfers - incoming or outgoing	\$20.00 Incoming/\$25 Outgoing
Garnishments	\$15.00
Levies	\$10.00
Indemnity bond	\$20.00
Notary fees - bank customer/non customer	NC/\$3.00
Dormant account fee - checking and savings	\$5 a month
Customer shows no activity previous six months.	
Amortization schedule - two copies	\$10.00
Coin wrapping - per roll	25 cents
E - EE Bond maintenance/exchanges, etc. per hour	\$30 .00
Fax service - incoming or outgoing	\$5.00
Additional pages \$1 each.	
Government security purchases	\$40.00
Photocopies - Xerox	25 cents per sheet
Visa credit card with approved application	No annual fee
Escrow Service	
Initial setup fee - \$250.00	
Monthly distribution - \$10.00	
Semi annual distribution - \$25.00	
Annual distribution - \$40.00	
Money order disbursement - \$6.00 (additional)	
Safe Deposit Box fees	
3 x 5	\$15.00
5 x 5	\$20.00
3x10	\$25.00
5 x 10	\$35.00
10x 10 -	\$60.00
Drill Box -	\$100.00
Replacement key - \$20.00 each key Billing	
fee if not automatic debit - \$4.00 Late fee	
- \$7.50	
Cash Management (Business Only)	\$20 Per Month
\$10 Per Payroll File	
\$25 Per Domestic Wire	
Remote Deposit Capture (Business Only)	\$20 Per Month
\$1.50 Per Batch or \$20 Per Month	
Must Purchase or Lease Scanner	