

Additional Disclosures

Checking & Savings Accounts

Checking / Deposits / Internet Banking

- ◆ Insufficient Funds Items created by check, in-person or ATM withdrawal or by any other electronic means **\$34.00 item**
- ◆ Stop Payment, Holds or ACH Stop Payment **\$34.00 item**
- ◆ Overdraft Safeguard (may be free with some accounts) **\$6.00 transfer**
- ◆ Deposited items returned unpaid **\$7.00 item**
- ◆ Dormant Fee **\$5.00 per cycle, per acct**
- ◆ Internet Bill Payment (Up to 15 per month free) **\$0.50 each additional**
- ◆ Mobile Deposits thru Mobile Banking App **\$0.50 each**

Debit Card / ATM Service

- ◆ Replacement Card: **\$10.00**
- ◆ Use of Card at non-MNB ATM **\$2.00 + machine charge**
- ◆ ATM P-I-N reminder **\$2.00**

Wire Transfers

- | | | | |
|--------------------------|-----------------|------------------------|----------------|
| ◆ Customer Incoming | \$ 7.50 | Customer Outgoing | \$20.00 |
| ◆ International Incoming | \$ 50.00 | International Outgoing | \$50.00 |

Account Research / Copies

- ◆ Research **\$25.00 per hour minimum**
- ◆ Closeout by Bank Research Fee **\$25.00**
- ◆ Copy of Check or Deposit includes both sides **\$1.00 item**
- ◆ Copy of Statement **\$3.95 Statement**
- ◆ Account Printout (only account research branch should do) **\$3.95 each**

CD-ROM Account Service

- ◆ Consumer Account: (single month/CD-ROM) **\$5.00 each**
- ◆ Consumer Account: (year end/CD-ROM) **\$25.00 each**
- ◆ Business Account: (single month/CD-ROM) **\$15.00 each**
- ◆ Business Account: (year end/CD-ROM) **\$100.00 each**

Convenience Checks

- ◆ Cashiers Check **\$7.00 each**
- ◆ Counter Checks **\$2.00 sheet of 4**

Miscellaneous

- ◆ Notary Service **\$5.00 item**
- ◆ Paper Copies (up to 5 pages free) **\$0.15 customer only**
- ◆ Garnishment/Tax Levy **\$75.00 each**
- ◆ Gift Cards **\$3.95 each**
- ◆ Phone Transfers performed by Customer Service Rep **\$2.00 each**
- ◆ Interactive Voice Response (IVR) **Free**
- ◆ Change Orders over \$500 **\$10.00 daily**
- ◆ Undelivered Mail **\$5.00 each**