

## 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 depends on style or check ordered	Fees Set by Third-Party Vendor
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 \$2,000.00
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
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 (international)	\$60.00
Wire transfer (outgoing)	\$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 (Base Fee Per Cash Management Company Profile /or Netteller “Parent” Profile)	\$45.00 per month
ACH Origination	\$10.00 per month
Same Day ACH Origination	\$20.00 per batch
Positive Pay	\$10.00 per month
Exception item processing not handled by cutoff time	\$5.00 per item
Remote Deposit Capture	\$10.00 per month per location
Setup Fee (1 <sup>st</sup> Location)	\$50.00
Setup Fee each additional location	\$10.00
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

Effective 4/15/2024