



Value Added Services

Effective April 1, 2012

(Updated fees are **bold**.)

Here is our list of everyday services that are completely **FREE** for consumers:

- Online Banking
- Bill Pay
- Mobile Banking
- Mobile Deposit
- Text Banking
- eStatements
- Visa Debit Card or ATM Card
- **Cashier's Check**¹
- **Money Order**²
- **Temporary checks**³
- Overdrafts less than \$5
- Bank by Phone inquires
- Bank by Phone transfers (no minimum)
- Coin counting
- Notary services
- Signature guarantee
- Bond coupon redemption

¹2 free per month, \$5 thereafter

²2 free per month, \$3 thereafter

³2 free per month, \$2 thereafter

^{1,2,3}Excludes HSA Accounts (See HSA Services Sections)

American Chartered Bank also offers many services that make your banking experience more convenient and affordable. Here is a list of those valuable services:

American Chartered Bank Photo Debit Card	\$5.00
Visa Debit Card or ATM Card Replacement ⁴	\$10.00
Visa Debit Card Rush (Domestic/Int'l)	\$50/\$75
Visa Gift Card	\$3.00
American Express Gift Cheque	\$2.50
American Express Travelers Cheques (1-signature/2-signatures).....	1% of the total amount
Special Statement Handling	\$5.00/month
Incoming Wire Transfer	\$10.00
US Dollar Wire	\$25.00
US Dollar Repetitive Wire	\$14.00
US Dollar Wire to International Location	\$40.00
Foreign Currency Wire	\$40.00
Foreign Currency Repetitive Wire	\$35.00
Immigration Letter	\$25.00

⁴ First two cards per account are free.

Safe Deposit Boxes⁵:

3 x 5 x 24	\$35.00
5 x 5 x 24	\$50.00
3 x 10 x 24	\$55.00
5 x 10 x 24	\$80.00
10 x 10 x 24	\$130.00
15 x 10 x 24	\$300.00
Key Deposit	\$25.00
Drilling Charge	\$150.00
Lost Key Replacement	\$25.00

⁵ \$10 Late Fee is assessed if payment is more than 30 days late, an additional \$10 Late Fee is assessed if payment is more than 60 days late. Subject to availability. All sizes are not available at all bank locations. Fees are charged annually.

Schedule of Fees

Effective April 1, 2012

(Updated fees are **bold**.)

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Accounting Services

Check Rejects	\$2.00
Check Copy	\$5.00
Check Printing	Prices vary by style and quantity
Deposited Item Returned	\$12.00
Dormancy Fee – Checking ¹	\$5.00/month
Dormancy Fee – Savings ²	\$5.00/month
Excess Money Market Withdrawal	\$15.00/transaction
Out of Network ATM Fee^{3,7}	2 transactions free/month then \$2.00/transaction
Overdraft Item Fee ^{4,5}	\$32.00/item paid or returned
Overdraft Daily Fee ^{6,7}	\$9.00/calendar day (effective the third consecutive calendar day)
Overdraft Automatic Transfer ⁷	\$10.00/transfer
Statement Photocopy	\$5.00
Stop Payment	\$32.00/item
Account Research/Account Reconciliation	\$50.00/hour (1 hour minimum)
Garnishment, Levies, Liens, Subpoenas & Citations	Account research fee + legal expense + \$1.00/copy (\$100.00 minimum)

HSA Services

Paper Statement ⁸	\$1.50/month
Dormancy Fee – Health Savings Account ⁹	\$5.00/month
Cashiers Check Disbursement	\$5.00/check
HSA Debit Card (additional cards) ¹⁰	\$5.00
Duplicate Tax Form (5498-SA and 1099-SA)	\$5.00/form
Tax Form Correction (5498-SA and 1099-SA)	\$25.00/form

Teller Services

Domestic Collection Item (incoming & outgoing)	\$25.00
Foreign Collection (incoming & outgoing)	\$30.00
Foreign Drafts	\$30.00
Foreign Item Deposited (incl. Canadian Checks)	\$14.00/item

Please call us at 847-407-2300 if you need information about services or fees not listed. Prices subject to change.

1 No activity for 12 months and balance is below \$500. Applies to Absolutely Free Checking, VIP Checking, 50+ Checking, and NOW Checking only.

2 No activity for 24 months and balance is below \$500. Applies to Absolutely Free Savings. Excludes minor accounts.

3 Fee is charged for the use of an ATM outside of our surcharge-free network, This fee is in addition to any fee the ATM owner may charge.

4 A checking or savings account is considered overdrawn if the balance, less any holds against the account, is less than zero dollars. Holds include items such as checks cashed, in-person withdrawals, ATM transactions, point-of sale transactions (including card pre-authorizations), legal or any other electronic means or discretionary holds placed on your account. Overdraft item fees are not assessed if the ending account balance for the day is overdrawn by \$5 or less.

5 Maximum 4 overdraft item fees per day.

6 Effective the third consecutive calendar day an account has remained overdrawn by any dollar amount. Applies to checking and savings accounts.

7 Not applicable with HSA accounts.

8 Excludes HSA Investment Checking Accounts and HSA Certificates of Deposit.

9 No activity for 24 months and balance is below \$100.

10 First two cards per account are free.