



Value Added Services

Effective January 7, 2012

(Updated fees are **bold.**)

While other banks have been adding fees to their accounts, American Chartered has been adding value. Here is our growing 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 Check¹
- Money Order¹
- Temporary checks¹
- Overdrafts less than \$5
- Bank by Phone transfers (no minimum)
- American Express Travelers Cheques (1-signature/2-signatures)
- Coin counting
- Notary services
- Signature guarantee
- Bond coupon redemption

¹5 free per month, \$2 thereafter, 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 Rush (Domestic/Int'l)	\$25/\$50
Visa Gift Card	\$3.00
American Express Gift Cheque	\$2.50
Special Statement Handling	\$5.00/month
Incoming Wire Transfer	\$9.00
US Dollar Wire	\$20.00
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

Safe Deposit Boxes²:

3 x 5 x 24	\$30.00
5 x 5 x 24	\$45.00
3 x 10 x 24	\$50.00
5 x 10 x 24	\$75.00
10 x 10 x 24	\$125.00
15 x 10 x 24	\$295.00
Key Deposit	\$25.00
Drilling Charge	\$150.00
Lost Key Replacement	\$25.00

²Subject to availability. All sizes are not available at all bank locations. Fees are charged annually.

Schedule of Fees

Effective January 7, 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	\$10.00
Dormancy Fee – Checking ¹	\$5.00/month
Dormancy Fee – Savings ²	\$5.00/month
Excess Money Market Withdrawal	\$10.00/transaction
Overdraft Item Fee ^{3,4}	\$32.00/item paid or returned
Overdraft Daily Fee ^{5,6}	\$9.00/business day (effective the third consecutive calendar day)
Overdraft Automatic Transfer ⁶	\$10.00/transfer
Statement Photocopy	\$5.00
Stop Payment	\$25.00/item
Visa Debit Card or ATM Card Replacement ⁹	\$10.00
Account Research/Account Reconciliation	\$30.00/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 ⁸	\$5.00/month
Cashiers Check Disbursement.....	\$5.00/check
HSA Debit Card (additional cards) ⁹	\$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)	\$20.00
Foreign Collection (incoming & outgoing)	\$25.00
Foreign Drafts	\$25.00
Foreign Item Deposited (incl. Canadian Checks)	\$12.00/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 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.

⁴ Maximum 4 overdraft item fees per day.

⁵ Effective the third consecutive calendar day an account has remained overdrawn by any dollar amount. Applies to checking and savings accounts.

⁶ Not applicable with HSA accounts.

⁷ Excludes HSA Investment Checking Accounts and HSA Certificates of Deposit.

⁸ No activity for 24 months and balance is below \$100.

⁹ First two cards per account are free.