



# Value Added Services

**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
- eStatements
- Visa Debit Card or ATM Card
- UChoose Rewards Program
- Cashier's Check<sup>1</sup>
- Money Order<sup>1</sup>
- Temporary checks<sup>1</sup>
- Bank by Phone inquires
- Bank by Phone transfers (no minimum)
- American Express Travelers Cheques (1-signature/2-signatures)
- Coin counting
- Notary services
- Signature guarantee
- Bond coupon redemption

<sup>1</sup>5 free per month, \$2 thereafter

**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 .....	\$1.00
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
Foreign Currency Wire .....	\$40.00
Foreign Currency Repetitive Wire .....	\$35.00
Immigration Letter .....	\$25.00
Foreign Currency Order .....	Available via internet (Shipping charges apply)

**Safe Deposit Boxes<sup>2</sup>:**

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 .....	\$100.00
Lost Key Replacement .....	\$25.00

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

## Schedule of Fees

**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 <sup>1</sup> .....	\$5.00/month
Dormancy Fee – Savings <sup>2</sup> .....	\$5.00/month
Dormancy Fee – Health Savings Account <sup>3</sup> .....	\$5.00/month
Excess Money Market Withdrawal .....	\$10.00/transaction
Overdraft <sup>4</sup> (per item paid or returned) .....	\$29.00
Overdraft Daily Fee .....	\$5/day (effective the fourth business day)
Overdraft Automatic Transfer .....	\$6.00/transfer
Statement Photocopy .....	\$5.00
Stop Payment .....	\$18.00/item
Visa Check Card or ATM Card Replacement .....	\$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)

### Teller Services

Domestic Collection Item (incoming & outgoing) .....	\$20.00
Foreign Collection (incoming & outgoing) .....	\$20.00
Foreign Drafts .....	\$20.00
Foreign Item Deposited (incl. Canadian Checks) .....	\$7.50/item

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

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

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

<sup>3</sup> No activity for 24 months and balance is below \$100.

<sup>4</sup> Includes checks, in-person withdrawals, ATM transactions, point-of-sale transactions or any other electronic means, as applicable.