

An overdraft fee of \$29 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

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|---|-----------------------|
| Account Record Research Fee: check image copy (per item)  | \$2.00                |
| Account Record Research Fee; copy of statement (per stmt chg)   | \$5.00                |
| Account Record Research Fee; research charge (per hour- 1 hour minimum)   | \$15.00               |
| ATM Service Charge (transactions not at MCB or affiliates)  | \$0.75                |
| ATM/Debit Card -international transaction   | 1.000% of transaction |
| ATM/Debit Card Replacement Fee  | \$12.00               |
| ATM/Debit Card transactions @ Meade County Bank and our Affiliate ATMs  | \$0.00                |
| Cashier's Check (Customer Only)   | \$2.00                |
| Chargeback Fee (per item)   | \$15.00               |
| Check Cashing Fee (customers only)  | \$0.00                |
| Check Cashing Fee (non-customers)   | \$15.00               |
| Daily Overdraft Charge; if your account is overdrawn for 4 or more consecutive business days, an additional charge per day (not applicable to FREEdom & Savings accounts) | \$5.00                |
| Dormant Fee (Checking Accounts Only, Monthly Fee); (no credit or debit activity for a period of 180 days and the account has a balance of less than \$200)                | \$10.00               |
| Notary Service  | \$0.00                |
| Online Banking and Bill Payment   | \$0.00                |
| Overdraft Item Charge (per item)  | \$29.00               |
| Return Item Charge (per item) * You may incur multiple fees if an item is presented & returned multiple times   | \$29.00               |
| Safe Deposit Box or Self-Storage Box; Drill and replace lock  | \$50.00               |
| Safe Deposit Box or Self-Storage Box; Lost Key (1)  | \$25.00               |
| Safe Deposit Box Rental Fee (annually) SMALL **Contents not insured by FDIC or this institution   | \$20.00               |
| Safe Deposit Box Rental Fee (annually) LARGE **Contents not insured by FDIC or this institution   | \$30.00               |
| Safe Deposit Box Rental Fee (annually) MEDIUM ** Contents not insured by FDIC or this institution   | \$24.00               |
| Self Serve Storage Box Rental Fee (annually) Flaherty Branch Only EXTRA LARGE **Contents not insured by FDIC or this institution  | \$75.00               |
| Self Serve Storage Box Rental Fee (annually) Flaherty Branch Only LARGE **Contents not insured by FDIC or this institution  | \$30.00               |
| Self Serve Storage Box Rental Fee (annually) Flaherty Branch Only MEDIUM **Contents not insured by FDIC or this institution   | \$24.00               |
| Self Serve Storage Box Rental fee (annually) Flaherty Branch Only SMALL **Contents not insured by FDIC or this institution  | \$20.00               |
| Stop Payment Charge (if amount, payee and check number given)   | \$20.00               |
| Tax Levy/Garnishment Fee (each occurrence)  | \$50.00               |
| Telephone Transfer Fee, per item  | \$2.00                |
| Temporary Checks (24 per pack)  | \$12.00               |
| Wire Transfer Fee Outgoing (Customer Only) - Domestic   | \$20.00               |
| Wire Transfer Fee Outgoing (Customer Only) - International  | \$50.00               |

**OVERDRAFT - HOW WE ASSESS FEES - ACTUAL (LEDGER) BALANCE.** An overdraft is created when we pay an item presented for payment and your account's ledger balance is not sufficient to pay the item. An item may be a check, in-person withdrawal, ATM withdrawal, Point of Sale transaction, or other electronic debit. An overdraft fee will be assessed for each item we pay, except on consumer accounts we will not assess a fee for ATM and everyday debit card transactions unless you have authorized us to pay overdrafts for such items. You will be responsible to pay us the overdrawn amount.

**RETURN ITEM FOR NON-SUFFICIENT FUNDS.** If we do not pay an item and return it, we will charge you a return item fee. If an ACH item is returned, the financial institution initiating the ACH transaction may submit one or more additional debit items for payment of the underlying obligation. If a check is returned, the payee may present it for payment more than one time. We may charge you a return item fee for each submission of an item or presentation of a check. This means you may incur multiple return item fees in connection with the same obligation.