

FEE SCHEDULE

The Bank of Old Monroe
2100 Hwy C; PO Box 188
Old Monroe, MO 63369
November 1, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Overdrafts

This fee applies to each overdraft created by a check, in-person withdrawal, ATM/Debit card withdrawal or other electronic means, as applicable. The fee will be disclosed as "Paid NSF Fee" on your bank statement.: \$25.00/each

Nonsufficient Funds (NSF)

This fee applies to each time an item is returned due to nonsufficient funds. The fee will be disclosed as "Returned NSF Fee" on your bank statement.: \$25.00/each

Nonsufficient Funds (NSF) - Internet Bill Pay

Additional per check charge from FIS for each time an item originated by Internet Bill Pay is returned for nonsufficient funds. The charge will be disclosed as "Bill Pay Fee (PPD) Return Item " on your bank statement.: \$35.00/each

Nonsufficient Funds (NSF) - External Transfer

If you initiate a transfer using your Bank of Old Monroe account to send money from an external account and that transfer is returned by the other Bank for insufficient funds a charge back fee will be applied.: \$10.00

Stop Payment - per check, ACH or draft: \$25.00

Stop Payment - Each Internet Bill Pay Transaction: \$35.00

Automatic Transfer Fee

Applies to account to account overdraft transfer at Bank of Old Monroe.: \$1.00/transfer

Checks

Cashiers Check: \$3.00

Money Order: \$2.00

Check Printing: Fee Depends on Style of Check Ordered

Online/Mobile Banking

Online Banking

View account activity, transfer funds between accounts, receive text alerts and more.: FREE

BOOM Mobile App

Manage your banking needs on the go. Monitor your transactions, transfer money and make mobile deposits.: FREE

Online Bill Pay

Save time and money using the online bill pay service.: FREE

Debit Card Monitoring

Monitor your BOOM debit card transactions by activating alerts, setting notifications and turning your card off if lost.: FREE

Savvy Money

Sign up for free credit score analysis, tips to improve credit scores and set goals and track your progress.: FREE

ATM/Debit Card

ATM fee when using Bank of Old Monroe ATM: FREE

ATM fee when using a non Bank of Old Monroe ATM: \$1.00

Replacement ATM/Debit Card Fee: \$15.00

Premium Online Business Banking

Tier 1

Includes: Quickbooks Connect, Custom Reports & Alerts, eStatements, Account Maintenance and Bill Pay: \$15 per month

Tier 2

Includes: Tier 1 services plus Wire Transfers (discounted fee of \$20/wire out) and ACH Payroll Origination: \$40 per month

Business Account Services

Merchant Capture

Electronically scan and transmit deposits from the comfort of your own office!: \$75 per month

Merchant Services

3rd party vendor partnered with BOOM to help business customer accept debit and credit card payments.: Varies

Wire Transfers

Wire Transfer - Incoming: \$10.00

Wire Transfer - Outgoing Domestic: \$25.00

Wire Transfer - Outgoing International: \$60.00

Safe Deposit Box

Safe Deposit Box Key: \$20.00

Safe Deposit Box Drilling Fee: Cost to be determined by outsourced vendor

Safe Deposit Box Rental: Ask a representative for fee schedule

Miscellaneous

Foreign Check Processing Fee: 10.00

Faxes: \$1.00 per page

Statement Print Out: \$3.00

Account Research: \$25.00/hour, 1/2 hour minimum

Item Research: \$1.00 per page

Photocopies: \$.15 per page

Account Balancing Assistance: \$10.00/hour, 1/2 hour minimum

Collection

Collection Item Fee: \$15.00

Levies, Garnishments and Executions - Each: \$75.00

Dormant Fees

Checking: \$3.00 per month will be assessed if the account balance is less than \$500.00 and there is no activity for a period of 12 months.

NOW: \$3.00 per month will be assessed if the account balance is less than \$500.00 and there is no activity for a period of 12 months.

Money Market: \$3.00 per month will be assessed if the account balance is less than \$500.00 and there is no activity for a period of 12 months.

Savings: \$3.00 per month will be assessed if the account balance is less than \$25.00 and there is no activity for a period of 24 months.