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**FEE SCHEDULE**  
Effective April 11, 2024

**ATM & Debit Card Fees**

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| --- | --- |
| **Fee Description** | **Fee Amount** |
| **Out-of-Network ATM Transaction** *Please visit our website for a list of in-network ATMs that can be used free of charge* | $2.00 each |
| **Reissuance or replacement of a Bank of Holland ATM or Debit Card** | $10.00 |
| **ATM/Debit Card Annual Charge** | $0.00 |
| **Electronic Banking Card:** transaction to pay for a purchase of goods or services involving the use of a PIN | $0.00 |

**Overdraft Fees – Consumer Accounts ONLY:**

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| --- | --- |
| **Fee Description** | **Fee Amount** |
| **Overdraft Fee – Paid Item** *We charge you overdraft paid item fee for no more than 5 items per day*  *Fee does not apply to Smart Start Accounts* | $25.00 |
| **Non-Sufficient Funds (NSF) – Returned Item** | $0.00 |
| **Continuous Overdraft Fee** *Starting on the 5th business day Fee does not apply to Smart Start Accounts* | $5.00 per day |

**Overdraft Fees – Business Accounts ONLY:**

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| --- | --- |
| **Fee Description** | **Fee Amount** |
| **Overdraft Fee – Paid Item** *Item per day limit does not apply to business accounts* | $35.00 |
| **Non-Sufficient Funds (NSF) – Returned Item** | $35.00 |
| **Continuous Overdraft Fee** *Starting on the 5th business day* | $5.00 per day |

**Wire Fees**

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| --- | --- |
| **Fee Description** | **Fee Amount** |
| **Wire Transfer – In (Domestic)** | $25.00 |
| **Wire Transfer – Out (Domestic)** | $30.00 |
| **Wire Transfer – In (International)** | $40.00 |
| **Wire Transfer – Out (International)** | $75.00 |

**Safe Deposit Box Fees**

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| --- | --- |
| **Fee Description** | **Fee Amount** |
| **Safe Deposit Box Rental** | See New Accounts |
| **Safe Deposit Box Drilling** | Cost |
| **Safe Deposit Box Payment Late Charge** | $10.00 |
| **Safe Deposit Box Lost Key** | $35.00 |

**Loan Fees**

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| --- | --- |
| **Fee Description** | **Fee Amount** |
| **Loan Amortization Schedule** | $0.00 |
| **Loan Payoff Statement**  *For the first 5 requests in a calendar year* | $0.00 |
| **Loan Payoff Statement**  *For the subsequent pay off statements – after the first 5 requests in a calendar year* | $20.00 |
| **Loan Returned Payment Fee** *Business accounts refer to loan documents* | $20.00 |
| **Mortgage Discharge** | County Cost |
| **Building Loan Agreement Discharge** | County Cost |

**Other Fees**

|  |  |
| --- | --- |
| **Fee Description** | **Fee Amount** |
| **Cashier’s Check** | $6.00 |
| **Personal Money Order** | $5.00 |
| **Certified Check** | $15.00 |
| **Check Printing** | See New Accounts |
| **Check Images with Monthly Statement** | $15.00 per month |
| **Checkbook Reconciliation** | $25.00 per hour |
| **Branch Roll Out Fee** *Ordering coins from the bank* | $0.20 per roll |
| **Branch Strap Out Fee** *Ordering bundles of cash from the bank* | $0.60 per strap (bundle) |
| **Cash Advance from a Credit or Debit Card** | $3.00 |
| **Photocopies** | $3.00 |
| **Early Account Closing Fee** *Applies to accounts closed within 180 days of opening*  *Fee does not apply to Smart Start Accounts* | $25.00 |
| **Fax Fee**  *If in connection with a loan payoff statement, fee for expedited service* | $15.00 |
| **Funds transferred between accounts by:**  *Internet or Telephone Banking*  *Customer Service* | $0.00 per transfer |
| **Legal Papers**  *(for each restraining notice, court order, levy or other legal paper that requires us to place a hold on your account or to pay out money to someone else)* | $100.00 per item |
| **Locked Night Deposit Bag** | Cost |
| **Lost Passbook Replacement** | $5.00 |
| **Notary Fee** | $0.00 |
| **Research Projects** | $25.00 per hour |
| **Return of Deposited Check – Consumer Accounts ONLY** | $0.00 |
| **Return of Deposited Check – Business Accounts ONLY** | $10.00 |
| **Return of Mailed Statement** | $6.00 |
| **Statement Print Out** | $5.00 |
| **Stop Payments** | $35.00 |
| **Transfer of an Individual Retirement Account to another institution** | $25.00 |
| **Collection Items/Protests** | $20.00 |
| **Coin Sorting Machine** | $0.00 |

Fees are subject to change  
Member FDIC – Equal Housing Lender