



Fees:

Cashier's Check	\$5.00
Money Order	\$3.00
Replacement Debit Card	\$10.00
Replacement Debit PIN	\$5.00
Stop Payment ACH or Paper	\$25.00
Stop Payment Debit Card	\$40.00
Savings Excess Activity Fee	\$5.00*
NSF Fee of Redeposited Items	\$5.00*
Photocopy	\$0.10
Outgoing Fax (10 pages)	\$2.00
NSF Recurring Debit Card	\$30.00*
NSF Returned ACH	\$30.00*
NSF Checks Returned/Paid	\$30.00*
Account Early Closure Fee	\$25.00*
Christmas Club Withdrawal	\$5.00*
Non-Customer Cash Advance	\$3.00
Personal Statement w/Images	\$5.00
Business Statement w/Images	\$10.00
Lost Safe Deposit Box Key	\$25.00
Drill Safe Deposit Box + Key	\$75.00
Domestic Wire Transfer	\$30.00
International Wire Transfer	\$60.00
Incoming Wire Transfer	\$0.00
Garnishment Order Fee	\$25.00
Dormant/Collection Fee	\$5.00
Copy of Statement/Checks	\$2.00
Amortization Schedule	\$10.00
Account Research Per Hour	\$30.00
Account Balancing Per Hour	\$10.00
Locked Zipper Bag	\$20.00
Regular Zipper Bag	\$5.00
Mortgage Payoff Fax Fee	\$25.00

Benefits for Accounts:

- MasterCard Debit Cards available for checking accounts
- Online Banking
- Mobile Banking
- Mobile Deposit (Upon Approval)
- Bill Pay
- E-Statements
- MSB automatic account transfers
- Affordable check prices
- Area school mascot check logos- Inquire for listing

Iron River Main

312 West Genesee Street
Iron River, MI 49935
(906) 265-5131

Houghton

1203 Ridge Road
Houghton, MI 49931
(906) 482-5131

Ripley

49011 Royce Road
Hancock, MI 49930
(906) 482-7227

South Range

47 Trimountain Avenue
South Range, MI 49963
(906) 482-1170

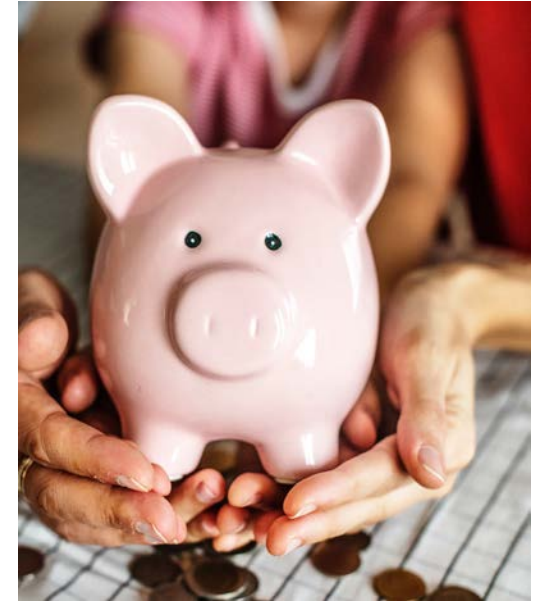
Ontonagon

601 River Street
Ontonagon, MI 49953
(906) 884-4114



The Miners State Bank
Toll Free 1(877) 906-5131
www.msbir.com
Member FDIC

Fee & Information Schedule



The Miners State Bank

Banking Simplified

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Business Accounts:

Corporate Checking Account

\$5.00 Monthly Service Charge

- No minimum balance required
- Monthly statements
- Images of checks/deposit tickets available at an extra charge

Corporate Free Checking Account

No Monthly Service Charge with criteria met:

- Hold a Business Money Market account with a minimum balance of \$25,000.00 or more at all times.
- Monthly statements

Business Money Market Account*

\$15.00 Monthly Service Charge

- Service charge waived when \$5,000.00 minimum balance is met
- Interest bearing account paid on a monthly basis
- Monthly statement

Business Regular Savings*

\$5.00 Monthly Service Charge

- Service charge waived when \$100.00 minimum balance is met
- Interest bearing account paid and compounded on a quarterly basis
- Quarterly statement

Consumer Accounts:

Regular Checking Account

\$5.00 Monthly Service Charge

- Service charge waived with one of the following: e-statement, direct deposit, loan of \$5,000.00 or more; qualifying balances in Savings or Certificates of Deposits.
- Monthly statement
- Opening deposit of \$25.00 or more

PLUS Checking Account

No Monthly Service Charge

- Must be Age 55 or older
- Discounted Checks
- Monthly statement
- One PLUS account per household
- Opening deposit of \$25.00 or more

NOW Checking Account

\$7.50 Monthly Service Charge

- Service charge waived with minimum balance of \$500.00
- Interest bearing account paid on a monthly basis
- Monthly statement

College Checking Account

No Monthly Service Charge if under Age 23

- Service charge and minimum balance requirements will apply after 23rd birthday occurs
- Monthly statement
- Opening deposit of \$25.00 or more

Money Market Account*

\$15.00 Monthly Service Charge

- Service charge waived with minimum account balance of \$2,500.00 or more
- Interest bearing account paid on a monthly basis
- Monthly statement
- Opening deposit of \$2,500.00 or more
- Convert to a **Prime Money Market Account*** with a minimum balance of \$75,000.00 or more

Regular Savings Account*

\$5.00 Monthly Service Charge

- Service charge waived with minimum account balance of \$100.00 or more
- Interest bearing account paid and compounded on a quarterly basis
- Quarterly statement
- Opening deposit of \$100.00 or more

Minor Savings Account*

No Monthly Service Charge

- Account will be changed to Regular savings after 18th birthday occurs
- Interest bearing account paid and compounded on a quarterly basis
- Quarterly statement
- Opening deposit of \$5.00 or more

Golden Passbook Savings Account*

\$25.00 Monthly Service Charge

- Service charge waived with minimum account balance of \$2,500.00 or more
- Interest bearing account paid on a monthly basis
- Monthly statement
- Opening deposit of \$2,500.00 or more

*Excess Activity fee applies to both Savings and Money Market accounts and is defined as Debits in excess of 6 debits per month.

*Early Account Closure Applies to all accounts closed within the first 90 days of account opening

*NSF Redeposited item- \$5 per occurrence, maximum charge of \$25.00 per account per day.

*Total Aggregated NSF Fees per Account \$150.00 per day.

*Christmas Club withdrawal for emergency purposes only, fee is per withdrawal.

*Federal law limits certain withdrawals to 6 per month on Money Market and Savings Accounts.