

Main Office  
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## BANK FEES

### Checking and Savings Account Fees

Returned NSF Charge (per item with no maximum)..... \$25.00  
*Fee imposed when checks and items presented by electronic means are returned unpaid.*

Overdraft Paid Charge (per item with no maximum) .....\$25.00

- \*\*\* *Fee imposed on overdrafts created by checks, in person withdrawals or other electronic means*
- \*\*\* *Overdrafts created by ATM's or by Check/Debit cards are excluded from overdraft fees*
- \*\*\* *Farmers State Bank does offer an overdraft protection plan and the ability for customers to transfer funds from savings to checking automatically to avoid overdrawing your account (see fee below).*

Stop Item Charge(s) (stop payment) .....\$30.00  
Return Item Charge (per deposited item - business accounts only) .....\$5.00/item  
Overdraft Transfer Fee ..... \$5.00/transfer

#### Telephone Transfers: (Limit 3 transfers per month)

Savings to Checking ..... \$200.00 & **over** -No Charge  
Savings to Checking ..... **under** \$200.00- \$2.00 fee  
Checking to Checking .....\$200.00 & **over** - No Charge  
Checking to Checking ..... **under** \$200.00 -\$2.00 fee

Statement Printout .....\$1.00/statement  
Account Activity Printout .....\$1.00/account  
Counter Checks (4 checks/sheet) .....\$1.00/sheet  
Early Closing Fee (MMDA/Super Saver-within 6 months of opening) .....\$25.00  
Checking Account Balancing .....\$25.00 (min 1 hour)  
Account Research Fees.....\$25.00 (min 1 hour) & \$0.25 per item printed

### Wire Transfer Fees

Incoming Wire .....\$25.00/transfer  
Outgoing Wire .....\$25.00/transfer  
International Wire.....\$50.00/transfer

## Official Bank Check Fees

Personal Money Orders .....	\$1.50 each
Maximum of \$1,000.00 per Personal Money Order	
Cashier's Checks .....	\$5.00 each

## Safe Deposit Box Miscellaneous Fees

Box Closed with 1 (one) Key.....	\$15.00
Active Box --Key Replacement.....	Fee assessed by JR'S Lock N Key in Waupaca
Drilling of Box .....	\$200.00

## Other Fees

ATM Card (1 time application) fee .....	\$10.00
Replacement ATM/Check Card .....	\$10.00
Night Deposit Zipper Bags .....	\$5.00
Night Deposit Keys .....	\$10.00
Night Deposit Locking Bags .....	\$15.00 each
Notary Public Service .....	No Charge
Garnishments & Tax Levies .....	\$50.00/order
Currency Straps .....	\$4.00/box
Flat Coin Wrappers .....	\$3.50/box
Credit Card Advances .....	No Charge
Bill Pay for Business Accounts .....	\$5.00/month
Bill Pay for Personal Accounts without Email Statements .....	\$5.00/month
Faxes (Incoming & Outgoing) .....	\$1.00/sheet

## Non-Customer Fees

Coin Sorting Fee.....	\$5.00
Cash Advance (up to \$1,000 limit).....	No Fee
Local Corporate Payroll Check Cashing Fee.....	\$5.00

Updated on  
May 14, 2026