

SOY CAPITAL BANK and TRUST COMPANY**217-428-7781 or 1-888-769-2265****Common Features****Services and Fees**

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account - also refer to additional account disclosures.

Effective date: January 26, 2016

NSF Fee Charge Paid NSF Fee Charge Returned	\$35.00 per item - paid by bank and/or item returned not paid by bank – Items consist of, but are not limited to checks, in -person withdrawals, ATM transactions or by other electronic means, including service charges or fees. Fees are charged on any deposit account.
Continuous Overdraft Fee	\$8.00 is charged on the 3rd consecutive business day of a continuous negative balance and each additional business day until account is positive
Returned Item Charge	\$8.00 per item on deposited items returned to bank
Stop Item Charge(s)	\$30.00 per item on request for stop payment items
Transfer Charge	\$5.00 per account transfer by either phoned in transfers or linked accounts for transfer protection – includes transfers to cover overdrafts
Incoming Wire Transfer Fee Outgoing Wire Transfer Fee International Incoming Wire Transfer Fee International Outgoing Wire Transfer Fee	\$15.00 per Item \$25.00 per Item \$15.00 per Item \$75.00 per item
Service Charge	\$5.00 fee per month on a dormant account with a balance under \$100 - “Dormant Account” is defined by any account to which there has not been a debit or credit by the action of the account owner(s) or agent of the owner, for a period of more than 12 months for checking accounts and 24 months for savings accounts.
2 Signature Required Fee	\$50.00 per month for account monitoring
Fee For ATM Withdrawal	\$3.00 per withdrawal at an ATM not owned by Soy Capital Bank
Multiple Statement Fee	\$4.00 to produce a multiple statement for separate mailing
Check Image Fee	\$4.00 per statement to produce check images

MISCELLANEOUS SERVICES AND ASSOCIATED FEES	
Early Account Closing Fee	\$30.00 Checking or Savings Account closed within 90 days of opening – Christmas Club accounts any time before October payout period
Copies of Imaged Sheet Printout	\$5.00 per page
Reconciling Statements	\$10.00 minimum fee or \$25.00 per hour
Records Research	\$25.00 per hour - \$5.00 per statement copy
ATM/DEBIT Card Replacement	\$10.00 per card
Counter/Temporary Checks	\$1.00 per 5 checks
Notary Fee	\$1.00 per notarization
Medallion Signature Guarantee	\$30.00 per validation
Fax Services	\$5.00 for local or non-local
Change Orders/Coin Counting	\$5.00 for exchanging currency - filling change orders – coin counting for non-customers* – No charge for customers
Foreign Currency	1/10 of 1 % or a minimum of \$10.00 per exchange
Cashier's Checks	\$5.00 per check to Customers only
Money Orders	\$5.00 per check to Customers only maximum amount \$250.00
Tax Levies/Garnishments Summons	\$75.00 per account
Balance Inquiry	\$2.00 per phone only
Photo Copies	\$1.00 per page
INTERNET BANKING	
Soy Bank AnyWhere (Personal Accounts)	FREE
OnLine Bill Pmt Billing Fee (WEB/BILL PAY)	FREE as long as 1 transaction is completed – every billing cycle beginning with enrollment date – Reference WEB SITE and/or REG E Disclosure - \$4.99 each billing cycle when not used
Soy Bank Direct – Business Accounts	
Soy Bank Direct (SBD)	FREE - Basic services to business on line banking
SBD ACH Services	\$25.00 - Basic services plus ACH Services
SBD Merchant Capture	\$25.00 - Basic services plus deposit processing
SBD Executive	\$50.00 - All available on line banking services
Mobile Banking	FREE
SAFE DEPOSIT BOX	
3 X 5	\$ 20.00 Annually
5 X 5	\$ 30.00 Annually
3 X 10	\$ 40.00 Annually
5 X 10	\$ 50.00 Annually
10 X 10	\$100.00 Annually
Replacement Key	\$25.00 each key
Drilling Box	\$150.00 each box