



Peoples State Bank of Munising

100 E. Superior Street - P.O. Box 158
Munising, Michigan 49862
www.psbup.com

LIMITS AND FEES DISCLOSURE

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

ATM/Debit Cards

Replace ATM Card	\$5.00
ATM Card PIN Reminder	\$5.00
Non Sum-Network ATM Transaction fee	\$1.00
Daily ATM Dollar Limit	\$510.00
Replace Debit Card	\$5.00
Debit Card PIN Reminder	\$5.00

Peoples State Bank of Munising Visa® Gift Cards

Visa Gift Card Purchase Fee - Please see cardholder agreement for additional details.	\$3.95
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Card issued by MetaBank®, Member FDIC, pursuant to a license by Visa U.S.A. Inc. Card can be used everywhere

Visa debit cards are accepted in the U.S. No cash or ATM access.

Safe Boxes- All sizes not available at each branch

5 x 2 and 5 x 3	\$15.00
5 x 4 and 5 x 5	\$20.00
10 x 2 and 10 x 3	\$25.00
10 x 5	\$40.00
10 x 10	\$50.00
Safe Box Late Fee	\$5.00 per month
Safe Box Drilling Fee	\$150.00
Lost Safe Box Key	\$25.00

Overdraft/ Insufficient Available Funds

Overdraft Fee (Initial Item Causing Overdraft)	\$30.00
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*These fees apply to overdrafts created by the following item(s); check(s), in person withdrawals, or by electronic means. The first item causing the overdraft is included in this fee.

Additional Fee for each Item(s) causing Overdraft	\$25.00 for each item
Maximum Overdraft Fee Amount Per Day	\$150.00
Savings Overdraft	\$30.00
Return Item Fee (Initial Returned Item)	\$30.00
Additional Fee for each Item(s) Returned	\$25.00 for each item
Maximum Return Item Fee Amount Per Day	\$150.00

Bank Drafts

Certified Check	\$7.50
Cashier's Check	\$5.00
Money Order	\$2.00

Wire Transfers

Domestic Wire Transfer-Outgoing	\$25.00
Foreign Wire Transfer- Outgoing	\$75.00



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Other Account Fees

Account Inactivity \$1.00

*An inactivity fee of \$1.00 per month may be imposed on those accounts with no deposit or withdrawal activity for six months or longer AND have a balance of \$10.00 or less (excluding commercial accounts)

Stop Payment \$30.00

Closing Account By Mail \$5.00

Returned Mail Fee \$5.00

*A \$5.00 returned mail fee may be imposed on each piece of mail that is returned to the bank as undeliverable, even if a forwarding address is provided by the Post Office. Peoples State Bank must be notified of a change of address, in writing by the customer.

Miscellaneous Fees

Account Activity Printout \$5.00

Check Copy \$5.00

Special Statement Cutoff \$5.00

Account Balancing Assistance \$25.00 per hour

*There is a minimum charge of \$25.00

Copy of Statement \$5.00

Counter Checks \$1.00 per sheet (4 checks)

Night Deposit Bag with lock \$25.00

IRA Closures & Transfers \$25.00

Collections (outgoing) \$10.00

Garnishments \$75.00

Medallion Stamp \$10.00

Copies First Sheet Free, \$0.25 each additional sheet

Fax Copies \$1.00 per sheet

Notary for Non-Customers \$5.00

Escheatment Fee \$100.00

Consumer e-Banking

PSB Bill Pay Monthly User Fee \$3.00 Monthly

Business e-Banking

See Business Online Banking Fee Disclosure