



**Business Fee Schedule – Specific Account  
Details Addendum Effective 01/26/2026**

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

Account Reconciliation or Balancing (Per hour, minimum one hour)	\$50.00
Account Research (Per hour, minimum one hour)	\$50.00
ACH Return Item	\$3.00
Activity Statement Printout	\$3.00
ATM Inquiry/Transaction Fee (Non-Hawthorn ATM)	\$2.00
Audit Confirmation	\$20.00
Canadian Item Processing	\$25.00
Cashier's Check Fee (Customers Only)	\$8.00
Cash Processing Fee (Monthly)	First \$5,000 Free then 2% on >\$5,000
Chargeback Deposit Item Fee	\$10.00
Check Cashing for Non-customers (only checks drawn on Hawthorn Bank)	\$10.00 for checks >\$200.00
Check Copy (Per page)	\$3.00
Collection Item Fee	\$50.00
Continuous Overdraft Fee (5 consecutive business day grace period, fee assessed every day after grace period if still overdrawn)	\$10.00
Counter Check Fee	\$0.25
Debit Card Replacement Fee	\$10.00
Dormant Service Charge Fee (Monthly)	\$5.00
Early Closeout Fee (Account Closed Within 90 Days of Opening)	\$50.00
Excessive MMKT Withdrawal Fee (Above 6 per statement cycle)	\$10.00
Foreign Currency, Order or Redemption	\$35.00
Foreign International Drafts, Order or Redemption	\$35.00
Garnishment Processing Fee	\$150.00
Night Deposit Bag (No Lock/Lock)	\$5.00/\$15.00
Notary Service (Customer Only)	FREE
Overdraft Item Fee (Paid)/Return Item Fee (Returned)	\$35.00
Re-Submitted Deposit Item Fee	\$8.00
Safe Deposit Box Key Replacement	\$25.00
Safe Deposit Box	Varies by size
Safe Deposit Box Late Payment	\$5.00
Safe Deposit Box Drill	\$250.00
Statement Processing Fees:	
Check Images with Statement (Monthly)	\$2.00
Duplicate Paper Statement (Monthly)	\$3.00
Electronic Statement	FREE
Paper Statement Fee (Monthly)	\$3.00
Special Statement Cut-Off or Handling (Monthly)	\$5.00
Statement Reprint	\$3.00
Stop Payment Fee	\$35.00
Sweep Transaction Fee:	
Overdraft Sweep (Per Transaction)	\$10.00
Commercial Sweep (Monthly Per Child Account)	\$10.00
Tax Levy Processing Fee	\$150.00
Telephone Transfer Fee (Agent assisted calls)	\$2.00
Wire Transfer Fee - Incoming	\$15.00
Wire Transfer Fee - Outgoing Domestic	\$25.00



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**Hawthorn Online Cash Management**

Initial Setup Fee (Per originator, includes up to 2 secure hard tokens) .....	\$50.00
ACH Origination Monthly Fee (Primary originator) <sup>1</sup> .....	\$15.00
Wire Transfer Origination Monthly Fee (Primary originator) <sup>1</sup> .....	\$15.00
Positive Pay Monthly Fee (Primary business) <sup>1</sup> .....	\$15.00
Each Additional Secure Hard Token .....	\$25.00
ACH File Originated .....	\$3.00
ACH Item Originated .....	\$0.10
ACH Return .....	\$3.00
Monthly Bill Pay (Includes 10 bill payments, each additional bill payment \$0.50 each) .....	\$6.95
Online Wire Transfer Outgoing (Domestic) .....	\$15.00
Online Wire Transfer Outgoing (International) .....	\$40.00

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**Remote Deposit Capture**

Remote Deposit Capture Service (Monthly) <sup>1</sup> .....	\$15.00
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\*Please contact Digital Solutions to obtain scanner prices.

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<sup>1</sup>**SPECIAL: A business can bundle ACH origination, wire transfer origination, positive pay and remote deposit capture services for a reduced combined monthly fee of \$45.00.**