



TRUTH IN SAVINGS DISCLOSURE ADDENDUM

Personal Fee Schedule

Effective 9/1/2023

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)	\$35.00
Account Research (Per hour, minimum one hour)	\$35.00
ACH Bank Originated Setup Fee	\$20.00
ACH Bank Originated Transaction Fee (Monthly)	\$5.00
Activity Statement Printout	\$3.00
ATM Inquiry/Transaction Fee (Non-Hawthorn ATM)	\$1.00
Canadian Item Processing	\$25.00
Card Fees:	
Custom Picture Card	\$5.00
Gift Card Fee	\$5.95
Travel Card Fee	\$9.95
Travel Card – Reload Fee (In branch)	\$2.00
Travel Card Fee – Reload Fee (Other sources)	\$4.95
Cashier's Check Fee	\$5.00
Check Copy (Per page)	\$2.50
Coin Counting (Non-Customer)	15%
Collection Item Fee	\$20.00
Counter Check Fee	\$0.25
Debit Card Replacement Fee	\$10.00
Dormant Service Charge Fee (Monthly fee if balance below \$50)	\$1.00
Early Closeout Fee (Account Closed Within 30 Days of Opening)	\$25.00
Excessive MMKT Withdrawal Fee (Above 6 per statement cycle)	\$10.00
Foreign Currency & Coin, Order or Redemption	Provider Fee + \$20.00
Foreign International Drafts, Order or Redemption	Provider Fee + \$20.00
Garnishment Processing Fee	\$75.00
Medallion Signature Guarantee	\$50.00
Mobile Banking	FREE
Mobile Deposit	FREE
Money Order Fee	\$3.00
Notary Service (Non-Customer)	\$2.00
Online Banking: Account Access, Bill Payment*	FREE
Overdraft Item Fee (Paid)/Return Item Fee (Returned)**	\$35.00
Safe Deposit Box Key Replacement	\$25.00
Safe Deposit Box	Varies by size
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 – Overdrafts (Per transaction)	\$8.00
Tax Levy Processing Fee	\$75.00
Telephone Transfer Fee (Agent assisted calls)	\$2.00
Two Signature Verification (Monthly)	\$10.00
Undeliverable Mail (Per item)	\$10.00
Wire Transfer Fee - Incoming	\$10.00
Wire Transfer Fee - Outgoing Domestic	\$20.00
Wire Transfer Fee - Outgoing International	\$50.00

*Basic bill payments are free; however, other bill payment services may have a fee associated with the type of transaction as disclosed in the bill payment function.

**For details regarding assessment of fee, refer to the Terms and Conditions documentation.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.