

SSB|Shelby State Bank

Service Fee Schedule

Service Fee Schedule effective September 1, 2021*

ACCOUNT FEES

Freedom Checking	Free
Freedom Plus Checking	\$8 p/month if balance falls below \$500
*Freedom Ultra Checking	\$12 p/month if balance falls below \$2500
*Statement Savings.....	\$5 p/month if balance falls below \$100
*Money Market Checking.....	\$7 p/month if balance falls below \$1000
*Paper Statement Charge	\$3 p/statement cycle - waived with e-statement
*ATM Transactions	No Charge for SSB customers
*Non-sufficient Funds Items.....	\$35/item
*Overdraft Items.....	\$35/item
*Return Item Charges	\$15/check
*Special Cutoff Statement.....	\$7
*Stop Payment Order	\$35
Dormant Account Fee.....	\$3/month
*Continuous Overdraft Fee	\$35 after NSF 20 consecutive calendar days.
Closed Account Reopening	\$5

ACCOUNTING FEES

Account Balancing	\$25/hour
Account Research	\$25/hour
Executions, Garnishments, Levies	\$100

BANK CHECKS

Cashier's Checks	\$6
Personal Money Orders.....	\$5
Gift Cards.....	\$3 to purchase
Reloadable Access Card.....	\$5 to purchase (\$4.95 p/reload)

OTHER FEES

ATM/Debit Card Replacement.....	\$10
Check Image Copies.....	\$3
Notary (customer).....	Free
Notary (non-customer).....	\$5
Signature Guarantee (customer)	Free
Signature Guarantee (Non-customer)	\$5
Telephone Transfer	\$5
Temporary Checks.....	\$.50 each

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Service Fee Schedule Continued

OTHER FEES CONT.

Deposit Account Verification	\$10
Loan Account Verification	\$10
*Escheat Fee	\$50
*Non-Customer Check Cashing of SSB checks	\$5
Fax (customer).....	\$3.50 1st page \$1.50 addtl p/page
Fax (noncustomer).....	\$5 1st page \$3 addtl p/page

WIRE TRANSFERS

Incoming Wire Fee.....	\$15
*Outgoing Wire Fee.....	\$30
Foreign Wire Fee.....	\$60

COIN COUNTER

Customers	free
Non-customer	10% of amount counted (Minimum of \$1)

SAFE DEPOSIT BOX ANNUAL RENTAL RATES

Not available at all locations

2x5	\$32
3x5	\$35
3x10 short.....	\$35
4x5	\$36
5x5	\$40
3x10 long	\$50
4x10	\$50
5x10	\$60
10x10	\$90
Safe Deposit Box Late Fee.....	\$10 after 30 days past due
Lost Safe Deposit Box Key	\$25
Safe Deposit Box Drilling.....	\$175

Fees highlighted with an asterisk () indicate the change(s) will become effective September 1, 2021.

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Convenience - Service - Community Banking

Proudly serving our customers and our communities since 1931

Fruitport 231-865-3161
Hart 231-873-1399
Hesperia 231-854-6455
Ludington 231-843-4878

Montague 231-981-8200
N. Muskegon 231-744-6231
Shelby 231-861-2123
Pentwater 231-869-2647
Whitehall 231-894-9041



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