

## Schedule of Service Charges and Account Terms

For additional disclosure information about terms, fees and interest rates please refer to the deposit account agreement.

<b>Debit Card</b> .....	<b>FREE</b>
ATM Transactions on Wheatland Bank machines.....	<b>FREE</b>
No ATM Fees Nationwide	
Non-Wheatland Bank ATM fees automatically reimbursed up to \$10/month*	
Card Replacement.....	\$5

<b>Cashier's Check</b> .....	\$6
Non-Customer.....	\$10

<b>Check Cashing</b> .....	<b>FREE</b>
Non-Customer.....	\$10

<b>Check Printing</b> .....	Varies
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<b>Checkbook Reconciliation</b> .....	\$25/hr
(First instance free)	

<b>Coin</b>	
Rolled Coin Deposited.....	\$0.10/roll
Loose Coin Counted and Deposited.....	1% of the transaction

<b>Collection</b>	
Check Collection Domestic.....	\$20 ea (plus drawee bank fees)
(Incoming and Outgoing)	
Check Collection Foreign.....	\$30 ea (plus drawee bank fees)
(Incoming and Outgoing)	
Bond Non-Coupon.....	\$12/item
Bond with Coupon.....	\$5/item
Redemption through Mail.....	\$5 + postage
Coupon Envelope.....	\$1

<b>Courier Services</b> .....	Varies
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<b>Dormant Account</b>	
Monthly Service Charge.....	\$10/month

<b>Early Closure</b> .....	\$25
(Within 90 days of opening account)	

<b>Fax/Local</b> .....	<b>FREE</b>
Non-Customer/Long Distance.....	\$5 first 3 pages, \$2 ea additional

<b>Foreign Items</b>	
Foreign Check Processing Fee.....	\$30 per transaction
Check Collection Foreign.....	\$30 ea (plus drawee bank fees)
(Incoming and Outgoing)	

<b>Health Savings Account</b>	
Plan Fee.....	\$12 annually

<b>IRA Fees</b>	
Setup Fee (at time of opening).....	\$12
IRA Plan Fee.....	\$12 annually
Transfer to Another Custodian.....	\$10 at withdrawal
Early Withdrawal.....	\$50 at withdrawal
(Prior to age 59 1/2) plus penalty	

<b>Legal</b> .....	\$75 processing fee plus \$75/hr research fee
(Garnishments, levies, notices to withhold and subpoenas; or other such rate as may be set by law)	
Photocopies.....	\$1 ea

<b>Night Deposit</b>	
Poly Bag.....	Varies
Zipper Bag.....	\$5
Locking Bag.....	\$25

<b>Notary</b> .....	<b>FREE</b>
Non-Customer.....	\$10

<b>Overdraft Fee**</b> .....	\$30 service charge per item
<b>Returned Item Fee**</b> .....	\$30 service charge per item per presentment
<b>Automatic Overdraft Transfer Service</b> .....	\$7.50 per transfer
(We will not charge an Overdraft or Returned Item Fee if your ending account balance is overdrawn by \$10 or less.)	

<b>Photocopies</b> .....	\$0.10 ea
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<b>Research</b>	
Account History Printout.....	\$2 ea
Account Research/Adjustment.....	\$25/hr
(1 hour minimum)	
Transaction Copies.....	\$5/item
Copy of Statement.....	\$5
Copy of Check.....	\$2

<b>Returned Deposited Item Fee (Return Dep Item Fee)</b> .....	\$7 ea
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<b>Returned Mail</b> .....	\$5
(Imposed after 2 consecutive months of returned statements)	

<b>Safe Deposit Box</b>	
Replacement Key.....	\$15
Box Drilling.....	\$75 plus cost
Box.....	Varies by size

<b>Statement Copies on CD</b> .....	\$1/month or \$12/year
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<b>Stop Payment</b> .....	\$32 per item
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<b>Wire Transfers</b>	
Incoming (Customer).....	\$15
Incoming (Non-Customer).....	\$35
Outgoing (Customer).....	\$25
Foreign Incoming (Customer).....	\$30
Foreign Incoming (Non-Customer).....	\$40
Foreign Outgoing (Customer).....	\$40

\*Business Check Card is excluded.

\*\*Items refer to checks, in-person withdrawals or withdrawals by other electronic means. ATM withdrawals and everyday debit card transactions will be subject to fee if a customer has opted in to the Overdraft Privilege program. In Account Agreement (Overdraft Policy) these fees are referenced to as a Service Charge.



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### Personal Banking Charges and Account Terms

#### Free Checking

Minimum Opening Deposit.....	\$100
Minimum Balance.....	none
Per Check Charge.....	none

#### Gold Checking

Minimum Opening Deposit.....	\$100
Minimum Balance to Avoid Monthly Service Charge.....	\$2,000
Monthly Service Charge.....	\$7

#### Personal Statement Savings

Minimum Opening Deposit.....	\$100
Minimum Balance to Avoid Monthly Service Charge.....	\$300
Monthly Service Charge.....	\$3
Excess Withdrawal (Excess W/D).....	\$3 ea

(more than 6 per statement cycle)

#### Personal Combined Savings

Minimum Opening Deposit.....	\$100
Excess Withdrawal (Excess W/D).....	\$3 ea

(more than 6 per statement cycle)

#### Personal Money Market

Minimum Opening Deposit.....	\$1,000
Minimum Balance to Avoid Monthly Service Charge.....	\$1,000
Monthly Service Charge.....	\$10
Excess Withdrawal (Excess W/D).....	\$5 ea

(more than 6 per statement cycle)

#### Health Savings Account

Minimum Opening Deposit.....	\$50
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Online Banking.....	FREE
Online Bill Pay.....	FREE
E-Statements.....	FREE
Mobile Banking.....	FREE

### Business Banking Charges and Account Terms

#### Free Small Business Checking

Minimum Opening Deposit.....	\$100
Minimum Balance to Avoid Monthly Service Charge.....	none
Deposited Item Fee.....	\$0.25 ea

(excess of 100 items per statement cycle)

Paid Item Fee.....	\$0.25 ea
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(excess of 100 items per statement cycle)

E-Statements.....	FREE
Paper Statements.....	\$2
Currency Deposited.....	\$0.80/\$1,000 (after \$5,000 per month)

#### Choice Business Checking

Minimum Opening Deposit.....	\$100
Monthly Service Charge (w/E-Statements).....	\$3
Monthly Service Charge (w/Paper Statements).....	\$5
Deposited Item Fee.....	\$0.25 ea

(excess of 250 items per statement cycle)

Paid Item Fee.....	\$0.25 ea
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(excess of 250 items per statement cycle)

Currency Deposited.....	\$0.80/\$1,000 (after \$5,000 per month)
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#### Non Profit Business Checking

Minimum Opening Deposit.....	\$100
Monthly Service Charge.....	\$1

#### Business Interest Checking (NOW)

Minimum Opening Deposit.....	\$100
Minimum Balance to Avoid Monthly Service Charge.....	\$2,000
Monthly Service Charge.....	\$10
Currency Deposited.....	\$0.80/\$1,000 (after \$5,000 per month)

#### Prime Analyzed Business Checking

Minimum Opening Deposit.....	\$100
Monthly Service Charge.....	\$10
Deposited Item Fee.....	\$0.07 ea
Deposited Item Fee w/Remote Deposit Solutions.....	\$0.12 ea
Deposit (per deposit slip).....	\$0.25 ea
Paid Item Fee.....	\$0.15 ea
Other Deposit Cost.....	\$0.06 per thousand
Negative Balance Fee (per day).....	Prime + 3%
Currency Deposited.....	\$0.80/\$1,000 (after \$5,000 per month)

#### Business Savings

Minimum Opening Deposit.....	\$100
Minimum Balance to Avoid Monthly Service Charge.....	\$300
Monthly Service Charge.....	\$5
Excess Withdrawal (Excess W/D).....	\$3 ea

(more than 6 per statement cycle)

#### Business Money Market

Minimum Opening Deposit.....	\$1,000
Minimum Balance to Avoid Monthly Service Charge.....	\$1,000
Monthly Service Charge.....	\$10
Excess Withdrawal (Excess W/D).....	\$5 ea

(more than 6 per statement cycle)

Online Bill Pay - Business.....	\$9.95/month
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#### Cash Management Charges

Monthly Fee.....	\$50
Positive Pay.....	\$25/month
Remote Deposit Solutions.....	\$40/month