

## BUSINESS DEPOSIT SERVICE FEES

Old Second National Bank  
37 South River Street  
Aurora, IL 60506-4172

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

### SERVICE RENDERED

### PRICE / UNIT

#### Automated Teller Machine/Electronic Fund Transfers

Per ATM Balance Inquiry	\$1.00
Per ATM Deposit	\$1.00
Per Old Second ATM withdrawal	FREE
Per non-Old Second ATM withdrawal (unless noted by account)	\$2.00
Per ATM/Debit Card Replacement Fee (per card)	\$5.00
Per EFT/ACH Return	\$36.00
Per EFT/ACH Stop Payment	\$36.00
Per ATM withdrawal through a MoneyPass Network ATM	FREE

#### ATM Fees by others

If you use an automated teller machine that is not operated by an Old Second Bancorp Bank, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

#### Balance Inquiries

Per Infoline Balance Inquiry	FREE
Per ATM Balance Inquiry	\$1.00
Per Telephone Balance Inquiry	\$1.00

#### Cash Orders

Strapped currency, per strap	\$0.50
Rolled coin, per roll	\$0.10
Cash Shipment	\$50.00

#### Miscellaneous

Audit Verification/Credit Inquiry Letter	\$5.00
Clerical Research per hour	\$25.00
Closed account within 90 days of opening	\$25.00
Dormant account per month (only imposed on accts with balances under \$500)	\$5.00
Temporary Checks, per sheet of 4	\$1.00
Collections (per outgoing or incoming item)	\$33.00
Foreign currency per order	\$10.00
Letter of Good Standing	\$15.00
Gift Cards, each	\$4.00
Reloadable Cards	\$8.00 Setup, \$2.00 to Reload
Signature Guaranty	\$15.00
Third Party Account Verification	\$10.00

Special handled checks	\$50.00
Debit Card Personalization Fee	\$8.00

**Copy Service**

Per check copy	\$3.00
Per document copy	\$3.00

**Returned Checks**

Deposited checks returned per item	\$10.00
Redeposited check per item	\$10.00

**Governmental Services**

Per garnishment	\$125.00
Per levy	\$125.00
Per citation	\$125.00

**Coin**

Loose Coin	10% of amount
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**Overdraft**

NSF/OD Item, each	\$36.00
Continuous Overdraft Fee (Accounts overdrawn \$25 or more will be charged \$7 each business day after the 1 <sup>st</sup> day)	\$7.00

**Overdraft Protection Sweep**

Per sweep	\$10.00
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**Special Statements**

Per special statement	\$5.00
Per Infoline fax statement	\$2.00

**Stop Payments**

Per EFT/ACH stop payment	\$36.00
Per check stop payment	\$36.00
Per 3 or more check group stop payment	\$60.00
Infoline per check stop payment	\$36.00
Per personal money order	\$36.00
Per cashier's check	\$50.00

**Telephone Transfers**

Telephone Transfer	\$2.00
Infoline Transfer	FREE

**Official Bank Checks**

Per personal money order	\$1.00
Per cashier's check	\$7.00

**Wire Transfers**

Per domestic outgoing wire transfer	\$30.00
Per domestic incoming wire transfer	\$15.00
Per foreign outgoing or incoming wire transfer	\$50.00

**eBanking Services**

Online Banking	FREE
Bill Payment	FREE
Mobile Deposit Service	FREE
Per Mobile Excess Deposit	FREE
Bank to Bank Transfer	FREE

**Statements**

Paper Statement per month	\$5.00
eStatement per month	FREE

**PERSONAL DEPOSIT SERVICE FEES**

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37 South River Street  
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The following charges may be assessed against your account and the following transaction limitations, if any, apply to your account:

**SERVICE RENDERED**

**PRICE / UNIT**

**Automated Teller Machine/Electronic Fund Transfers**

Per ATM balance inquiry	\$1.00
Per Old Second ATM withdrawal	FREE
Per non-Old Second ATM withdrawal (unless noted by account)	\$2.00
Per ATM/Debit Card Replacement Fee (per card)	\$5.00
Per EFT/ACH return	\$35.00
Per EFT/ACH stop payment	\$35.00
Per 2 <sup>nd</sup> Card, same owner	\$10.00
Per ATM withdrawal through a MoneyPass Network ATM	FREE

**ATM Fees by others**

If you use an automated teller machine that is not operated by an Old Second Bancorp Bank, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

**Balance Inquiries**

Per Infoline balance inquiry	FREE
Per ATM balance inquiry	\$1.00
Per telephone balance inquiry	\$1.00

**Miscellaneous**

Clerical Research per hour	\$25.00
Closed checking/savings accts w/in 90 days of opening	\$25.00
Dormant account per month (only imposed on accts with balances under \$100)	\$5.00
Temporary Checks, per sheet of 4	\$1.00
Collections (per outgoing or incoming item)	\$30.00
Foreign currency per order	\$10.00
Letter of Good Standing	\$15.00
Gift Cards, each	\$4.00
Reloadable Cards	\$8.00 Setup, \$2.00 to Reload
Signature guaranty	\$15.00
Strapped currency, per strap	\$0.50
Debit Card Personalization Fee	\$8.00

**Copy Service**

Per check copy	\$3.00
Per document copy	\$3.00

**Returned Checks**

Deposited checks returned per item	\$10.00
Redeposited check per item	\$10.00

**Governmental Services**

Per garnishment	\$125.00
Per levy	\$125.00
Per citation	\$125.00

**Overdraft – Checking/Savings**

Fees apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. A maximum of six (6) such fees may be assessed per day.

NSF/OD item, each	\$35.00
Continuous Overdraft Fee (Accounts overdrawn \$25 or more for 7 consecutive days will be charged \$5 each day after the 7 <sup>th</sup> day.)	\$5.00

**Money Connection / Overdraft Protection Sweep**

Per sweep	\$10.00
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**Special Statements**

Per special statement	\$5.00
Per Infoline fax statement	\$2.00

**Stop Payments**

Per EFT/ACH stop payment	\$35.00
Per check stop payment	\$35.00
Per 3 or more check group stop payment	\$50.00
Infoline per check stop payment	\$35.00
Per personal money order stop payment	\$35.00
Per cashier's check stop payment	\$50.00

**Telephone Transfers**

Up to \$500 telephone transfer	\$2.00
Over \$500 telephone transfer	FREE
Infoline Transfer	FREE

**Coin**

Loose Coin	10% of amount
Rolled coin purchase, per roll after 5 rolls	\$0.10

**Official Bank Checks**

Per personal money order	\$1.00
Per cashier's check	\$7.00

**Wire Transfers**

Per domestic outgoing wire transfer	\$30.00
Per domestic incoming wire transfer	\$15.00
Per foreign outgoing or incoming wire transfer	\$50.00
Per foreign currency conversion	\$15.00

**eBanking Services**

Online Banking	FREE
Bill Payment	FREE
Mobile Deposit Service	FREE
Per Mobile Excess Deposit	FREE
Send Money Person to Person	FREE
Bank to Bank Transfer	FREE