

PERSONAL 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

ATM Balance Inquiry	Free
ATM W/D (Date) Old Second (Address)	Free
SVC CHG (Non O2 ATM Charge, Date, Non-Old Second Address) Card#	\$2.50
Replacement Debit Card Fee	\$10.00
EFT/ACH Return Fee	\$5.00
EFT/ACH Stop Fee	\$36.00
ATM Withdrawal Through an Allpoint ^{®1} ATM	Free

¹ Allpoint[®] is a registered trademark of NCR Atleos.

ATM Fees by others

If you use an automated teller machine that is not operated by Old Second National Bank, in addition to the non-Old Second ATM withdrawal (SVC CHG Card#), you may also be charged a fee by the operator of the machine and/or by an automated transfer network.

Balance inquiries

Infoline Balance inquiry	Free
Online Banking Balance Inquiry	Free
ATM Balance Inquiry	Free
Telephone Balance Inquiry	Free

eBanking Service

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

Wire Transfers

Wire Transfer Fee (Outgoing Domestic Wire)	\$30.00
Wire Transfer Fee (Incoming Domestic or Foreign Wire)	\$15.00
Wire Transfer Fee (Outgoing Foreign Wire)	\$50.00

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Overdraft - Checking/Savings

Fees apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. Overdraft Item Fee or Returned Item Fee will occur, per item over \$3, with the first overdraft occurrence on overdrawn balances of \$25.00 or more. A maximum of four (4) such fees may be assessed per day.

Overdraft Item Fee	\$36.00
Returned Item Fee	\$29.00

Overdraft Protection Sweep

Sweep Transaction Charge	Free
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Returned Checks

Returned Deposit Item Fee	Free
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Telephone Transfers

Telephone Transfer Fee	Free
Infoline Transfer	Free

Statements (per month)

Paper Statement Fee	\$3.95
eStatement	Free
Insufficient Address Fee	\$25.00

Stop Payments

EFT/ACH Stop Fee	\$36.00
Stop Payment Charge (Per Check VIA Branch, Infoline or Online Banking)	\$36.00
Stop Payment Charge (3 or More Sequential Checks)	\$50.00
Personal Money Order Stop Payment	\$36.00
Cashier's Check Stop Payment	\$50.00

Purchasing Official Bank Checks

Personal Money Order	\$5.00
Cashier's Check	\$10.00

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Governmental Services

Garnishment (Per Request)	\$135.00
Levy (Per Request)	\$135.00
Citation (Per Request)	\$135.00

Research

Hourly Clerical Research Fee	\$30.00
Check Copy Fee	\$3.00
Statement Copy Fee (Per Customer Request Non-Infoline)	\$5.00
Statement Via Infoline	\$5.00

Teller

Temporary Checks (Per Sheet of 4)	\$3.00
Gift Card	\$5.00
Strapped Currency, Per Strap	\$0.50
Counting / Redeeming Loose Coin	10% of total
Rolled Coin Purchase, Per Roll After 5 Rolls	\$0.10
Collections (Per Outgoing or Incoming Foreign Check)	\$30.00
Foreign Currency Per Order	\$15.00

Miscellaneous

Account Close Fee W/I 180 Days	\$50.00
Dormant Fee (Per Month on All Balances)	\$5.00
Notary	Free
Third Party Account Verification (<i>Waived for Subsidized Housing VOD's</i>)	\$15.00
Letter of Good Standing	\$15.00