

Fee Schedule

As of: November 21, 2024

CHECKING ACCOUNT FEES

Counter Checks:
\$1.00 for 3 checks

Copies of Checks per item:
\$5.00

Return Deposited Item (Per Item):
\$8.00

Overdraft Item Charge (Paid Item) ⁽¹⁾
Per Item, Per Presentment:
\$30.00

Return Item Charge (Returned Item) ⁽¹⁾
Per Item, Per Presentment:
\$30.00

Inactive/Dormant Fee:
\$2.00 per month after 12 months

Account Maintenance Fees

NOW Checking:
\$5.00 if balance falls below \$1,000.00 during
statement cycle
Super NOW Checking:
\$5.00 if balance falls below \$1,000.00 during
statement cycle
Rite Checking:
\$5.00 if balance falls below \$200.00 during
statement cycle
Inactive Fee:
\$2.00 per month after 6 months
Dormant Fee:
\$2.00 per quarter after 12 months

CHECKING AND SAVINGS ACCOUNT FEES

Stop Payment Charge, Per Item
(Checks and ACH): \$25.00
E-statements (electronic): Free
Linked account transfers for Overdraft: \$2.00/day
ATM Inquiry, POS & Transactions for LSB
Cardholders Only: Free
Sweep-balance Maintenance Service: Free

SAVINGS ACCOUNT FEES

Account Maintenance Fees

Right Advantage Savings:
\$5.00 if balance falls below \$2,500.00 during
monthly statement cycle
Statement Savings:
\$6.00 if balance falls below \$200.00 during a
quarterly statement cycle
Inactive Fee:
\$2.00 per month after 6 months
Dormant Fee:
\$6.00 per quarter after 12 months
**Inactive and Dormant fees also apply to
Business Savings Accounts.

MISCELLANEOUS FEES

Account Reconciliation, Per Hour
(1 Hr. Minimum): \$20.00

Research Fee, Per Hour
(1 Hr. Minimum): \$20.00

Items Placed For Collection, Per Item:
\$25.00

Garnishment/Levy Processing, Each:
\$50.00

Special/Out of Cycle Statement, Per Statement:
\$5.00

Statement Reprints:
\$3.00

Money Orders, Each:
1 free/per day, \$3.00 each additional

Cashier Checks, Each: \$5.00

Wire Transfers, Each:
Incoming: \$15.00
Incoming International: \$15.00
Outgoing Domestic (U.S.): \$15.00
Outgoing International: \$50.00

Notary Services, customers only: Free

Foreign Currency Exchanges, customers only:
\$15.00 flat fee; must give at least one week's
notice due to ordering and delivery

Coin Counting:
Free for customers;
Non-customers:
\$2.00 minimum, then \$1.00 per \$100.00

Check Printing:
Bank vendor is Deluxe Corporation; fees vary by
style and quantity

DEBIT CARD RELATED FEES

Debit Card replacement: \$8.00

ATM operators, or any network used, may impose
additional fees if you use an ATM not owned by
us.

INTERNET BANKING

- Access to Basic Services: No Charge
- Internet Banking Balance Transfer Service:
No Charge
- Internet Banking Balance Inquiry Service: No
Charge

ADDITIONAL INFORMATION FOR ALL DEPOSIT ACCOUNTS

We reserve the right not to process any
transaction request received by e-mail.
Additional disclosures concerning your account
are available, and/or are included on the
accompanying sheets.

DEBIT CARDS

Debit Cards are generally available to qualifying
individuals on qualifying accounts held under their
personal name and social security number. Debit
cards are available to entities or businesses such
as LLCs, Partnerships, Corporations, Estates,
Trusts, Municipalities, or other similar
organizations.

Footnotes

**apply to various fees across schedule

¹ Overdraft and Return Item Charges will apply to
items created by check, transfer request, in
person withdrawal or other electronic means, but
will not apply to ATM withdrawals or one time
debit card transactions. A fee may be charged to
you each time the same item whether it is created
by check, transfer request, in person withdrawal
or other electronic means, is paid or returned
unpaid.

² Account Maintenance Fee waived (military,
senior 60 checking, direct deposit checking &
savings, Student/minors checking & savings)

³ Interest is paid on balances of \$100.00 or more.

For more detailed information, please see the
section titled **INFORMATION CONCERNING
OVERDRAFTS ON CONSUMER ACCOUNTS**
elsewhere in this disclosure.



**LOGANSPORT
SAVINGS BANK**

SPECIFIC FUNDS AVAILABILITY POLICY

Your ability to withdraw funds at LSB

Our policy is to make funds from cash and check
deposits available on the first business day after
the day we receive the deposit. Electronic direct
deposits will be available on the day we receive
the deposit. Once they are available, the funds
can be withdrawn in cash, and we will use the
funds to pay checks presented for payment.

For determining the availability of deposits, every
day is a business day, except Saturdays,
Sundays, and federal holidays.

Longer Delays May Apply

In some cases, we will not make all the funds that
are deposited by check available on the first
business day after the day of the deposit.
Depending on the type of check that is deposited,
funds may not be available until the second
business day after the day of your deposit.
However, the first \$225 of the customer's deposit
will be available on the first business day following
the day of deposit.

If funds from a deposit are not going to be
available on the first business day following the
day of deposit, we will notify the customer at the
time of the deposit. This notification will include
when the funds deposited will be made available.
If the deposit is not made directly to one of our
employees, or if we decide to take this action after
the customer has left the premises, we will mail
the notice by the day after we receive the deposit.
If the customer will need funds from a deposit
right away, the customer should ask the Bank
when the funds will be available.
In addition, funds deposited by check may be
delayed for a longer period under the following
circumstances:

- We believe a check deposited will not be
paid.
- Checks deposited total more than \$5,525 on
any one day.
- A check is re-deposited that has been
returned unpaid.
- An account has been overdrawn repeatedly
in the last six months.
- There is an emergency, such as failure of
computer or communications equipment.

We will notify you if we delay your ability to
withdraw funds for any of these reasons, and we
will tell you when the funds will be available.
They will generally be available no later than the
7th business day after the day of your deposit.

Special Rules for New Accounts

For new customers, the following special rules will
apply during the first 30 days the account is open.

Funds from electronic direct deposits to an
account will be available on the day we receive
the deposit. Funds from deposits of cash, wire
transfers, and the first \$5,525 of a day's total
deposits of cashier's, certified, teller's, travelers,
and federal, state and local government checks
will be available on the first business day after the
day of the deposit if the deposit meets certain
conditions.

For example, the checks must be payable to the
customer. The excess over \$5,525 will be
available on the ninth business day after the day
of the deposit. If the deposit of these checks
(other than a U.S. Treasury check) is not made in
person to one of our employees, the first \$5,525
will not be available until the second business day
after the day of the deposit.

Fee Schedule



ACCOUNTS WE OFFER:

Rite Checking^{1,2,3}

This is a non-interest bearing personal checking account that provides unlimited check writing capabilities. This account requires a \$100.00 minimum opening deposit. If during any statement period the minimum balance falls below \$200.00, or if the Average Daily Balance falls below \$200.00, we may impose a Service Charge consisting of a Maintenance Fee of \$5.00.

Now Checking^{1,2,3}

This is an interest-bearing personal checking account that is not available to corporations, partnerships, LLCs or similar organizations, and requires a \$100.00 minimum deposit to open. If the average daily balance during the statement period falls below \$1,000.00, we may impose a Service Charge consisting of a Maintenance Fee of \$5.00. Interest will be compounded monthly and credited to the account on the monthly statement date. This is a variable rate account. Please refer to the separate interest rate and annual percentage yield disclosure for the tiers, interest rates and annual percentage yields that apply to this account.

Senior60 Checking^{1,2,3}

This is an interest-bearing personal checking account that is not available to corporations, partnerships, LLCs or similar organizations, and that requires a \$100.00 minimum deposit to open. This account is offered to any customer age 60 or older. There is no minimum balance requirement, no monthly maintenance fee and customers may receive 100 free checks per each check order request. Interest will be compounded monthly and credited to the account on the monthly statement date. This is a variable rate account. Please refer to the separate interest rate and annual percentage yield disclosure for the tiers, interest rates and annual percentage yields that apply to this account.

Super NOW Checking^{1,2,3}

This is an interest-bearing personal checking account that is not available to corporations, partnerships, LLC's or similar organizations, and that requires a \$100.00 minimum deposit to open. If the average daily balance during the statement period falls below \$1,000.00, we may impose a Service Charge consisting of a Maintenance Fee of \$5.00. Limited check writing, 15 checks per month (\$15 per check wrote thereafter). Interest will be compounded monthly and credited to the account on the monthly statement date. This is a variable rate account. Please refer to the separate interest rate and annual percentage yield disclosure for the tiers, interest rates and annual percentage yields that apply to this account.

Right Advantage Savings Account^{2,3}

This is an interest-bearing deposit account that requires a \$25.00 minimum opening deposit. If the daily balance falls below \$2,500.00 during the statement period, we may impose a Service Charge consisting of a Maintenance Fee of \$5.00.

Interest will be compounded monthly and credited on the monthly statement date. This is a variable rate account and interest rates are tiered for higher potential returns. Please refer to the separate interest rate and annual percentage yield disclosure for the tiers, interest rates and annual percentage yields that apply to this account.

Statement Savings Account^{2,3}

This is a variable rate interest bearing passbook savings account. This account requires a \$25.00 minimum opening deposit. If the average daily balance falls below \$200.00 during the quarterly statement period, we may impose a Maintenance Fee of \$6.00. Interest is compounded quarterly and will be credited on the quarterly statement date.

Christmas Club^{2,3}

This variable rate, interest bearing savings account provides an opportunity to save for the holidays. This account requires a \$5.00 minimum opening deposit. Interest will not be compounded. Balance and interest will be paid annually by the 3rd Saturday in October. A \$5.00 fee will occur for each early withdrawal.

Individual Retirement (IRA) and Health Savings (HSA) Accounts^{2,3}

We offer Roth and Traditional IRAs, as well as Health Savings Accounts. These are interest bearing accounts. Fixed and variable rate options may be available depending on account type. Please ask a customer service representative for additional details as additional disclosures and information are available. A substantial penalty and tax liability may apply for early withdrawal.

Certificate of Deposit Accounts (CD)

These are interest bearing accounts with maturity terms ranging from 91 days to 60 months. A \$1,000.00 minimum deposit is required to open a new certificate of deposit account. Higher interest rates and annual percentage yields are available on deposits with longer maturities and based on interest payment options. After the account is opened you may not make deposits into or principal withdrawals from the account until maturity. A substantial penalty for early withdrawal applies. Interest earned is available for withdrawal at any time without penalty.

Choice Business Checking¹

This is a non-interest bearing business checking account that requires a minimum opening deposit of \$100.00. There is a Monthly Service Charge of \$10.00 if the balance in the account falls below \$1000.00 any one day during the month. The account is allowed 100 free transactions, each additional transaction is \$0.20 per transaction.

Choice Plus Business Checking¹

This is a non-interest bearing business checking account that requires a \$100.00 minimum opening deposit. There is a Monthly Service Charge of \$9.00 plus Per Debit and deposit fees as follows: \$0.12 per debit transaction, \$0.10 per check deposited, \$0.15 per deposit ticket, \$0.05 per ACH debit or credit transaction. A positive earnings credit will be calculated on the average ledger balance to help offset these fees each monthly statement period but will not carry forward into the next statement period nor post as a credit if the amount exceeds the fees charged.

INFORMATION CONCERNING OVERDRAFTS ON CONSUMER ACCOUNTS (Effective November 21, 2024)

What you need to know about Overdrafts and Overdraft Fees on Consumer Accounts:

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We have standard overdraft practices that come with your account and this notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

- We do authorize and pay overdrafts for items created by check, in person withdrawal or by other, limited electronic ways using your checking account.
- We do not authorize and pay overdrafts for ATM withdrawals or one time debit card transactions.
- We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if LSB pays my overdraft?

- No charge will be assessed if on any day your account is overdrawn by \$30.00 or less.
- We will charge an overdraft charge of up to \$30.00 per item each time we pay an overdraft item on any day your account is overdrawn by more than \$30.00.
- The overdraft charge will not apply to ATM withdrawals or one time debit card transactions.

What fees will I be charged if LSB does not pay my overdraft?

- No charge will be assessed on any day if your account is overdrawn by \$30.00 or less.
- We will charge a return item charge of up to \$30.00 per item, per presentment, each time we do not pay an overdraft item on any day your account is overdrawn by more than \$30.00. A fee may be charged to you each time the same check, transfer request, in person withdrawal request, or other electronic means is returned unpaid.
- The return item charge will not apply to ATM withdrawals or one time debit card transactions.

Is there a limit on the total amount of charges that will be assessed on any single business day?

- Yes, effective November 21, 2024, the maximum amount of overdraft charges and return item charges that you may incur on any single business day is \$150.00.