

Fee Schedule
As of: March 1, 2023

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 Fee for NOW Checking
\$5.00 if balance falls below \$1,000.00 during statement cycle
- *Account Maintenance Fee for Super NOW Checking
\$5.00 if balance falls below \$1,000.00 during statement cycle
- *Account Maintenance Fee for 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 & SAVINGS ACCOUNT FEES

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

SAVINGS ACCOUNT FEES

- *Savings Account closing within 180 days..... \$25.00
- *Acct Maintenance Fee for Right Advantage Savings.....\$5.00
if balance falls below \$2,500.00 during monthly statement cycle
- *Acct Maintenance Fee for 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

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
- *Money Orders, Each.....1 free/per day, \$3.00 each additional
- *Cashier Checks, Each..... \$5.00
- *Wire Transfers, Each- Incoming..... \$15.00
- Outgoing Domestic (U.S.) \$15.00
- Outgoing International \$50.00
- *Notary Services, customers only..... Free
- *Coin Counting.....Free for customers
- * Non-customers..... \$2.00 minimum, then \$1.00 per \$100.00
- *Check Printing.....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 LLC's, Partnerships, Corporations, Estates, Trusts, Municipalities, or other similar organizations.

Footnotes

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.

RITE CHECKING ⁽¹⁾⁽²⁾⁽³⁾

This is a noninterest 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, LLC's 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.

SENIOR 60 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. 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 ⁽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



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723 E. Broadway Logansport, IN
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so that the higher the potential return. 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) & 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 PLUS BUSINESS CHECKING ⁽¹⁾

This is a noninterest 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.

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.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

INFORMATION CONCERNING OVERDRAFTS ON CONSUMER ACCOUNTS (Effective March 1, 2023)

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 other, limited electronic means made 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 March 1, 2023, the maximum amount of overdraft charges and return item charges that you may incur on any single business day is \$150.00.