



## Description of Products and Services

### Personal Banking Products – Checking and Savings Products

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#### **Everyday Checking\***

- Minimum opening balance \$50.00
- No monthly minimum balance requirement
- No monthly maintenance fee

#### **Advantage Checking\***

- Minimum opening balance \$50.00
- Monthly minimum balance fee of \$15.00. To avoid this fee:
  - 1) Maintain an average balance of \$1,500.00, or
  - 2) Maintain a combined average balance of \$15,000.00 in related Tri City checking, savings, and/or money market accounts (accounts must be linked to qualify), or
  - 3) Receive one ACH Direct Deposit each statement cycle.

#### **Advantage+ Checking\***

- Minimum opening balance \$100.00
- Monthly minimum balance fee of \$25.00. To avoid this fee:
  - 1) Maintain an average balance of \$5,000.00, or
  - 2) Maintain a combined average balance of \$25,000.00 in related Tri City checking, savings, money market and/or home equity accounts (accounts must be linked to qualify), or
  - 3) Primary account owner is 65 years of age or older.

#### **Student Checking\* (students 14-26 years of age)**

- Minimum opening balance \$25.00
- No monthly minimum balance requirement
- No monthly maintenance fee
- Converts to Everyday Checking at age 26

#### **Health Savings Account (HSA)**

- Minimum opening balance \$50.00
- Account transfer fee of \$25.00 to transfer balance to another financial institution.
- Account opening fee \$25.00 to establish the account.
- Monthly maintenance fee of \$4.00. To avoid this fee:
  - 1) Maintain a daily balance of \$1,000.00, or
  - 2) Maintain a daily balance of \$2,500.00 or more in related Tri City National Bank accounts (accounts must be linked to qualify), or
  - 3) Receive at least one preauthorized credit to the account each statement cycle
- Each check in excess of 10 per monthly statement cycle will be assessed a \$1.00 transaction fee

#### **Individual Retirement Accounts (IRA) Money Market**

- Minimum opening balance \$100.00
- No monthly minimum balance requirement
- No monthly maintenance fee
- Account transfer fee of \$25.00 to transfer balance to another financial institution
- IRAs are subject to limitations and/or penalties imposed by the Internal Revenue Service
- Traditional or Roth options

#### **Individual Retirement Accounts (IRA) Certificates of Deposit**

- Minimum opening balance of \$500.00
- No monthly minimum balance requirement
- No monthly maintenance fee
- Account transfer fee of \$25.00 to transfer balance to another financial institution
- Penalties will be imposed for the withdrawal of principal before maturity and the amount of the penalty will vary among terms
- Fixed Contributory, Fixed Non-contributory, and Variable Contributory options

- Fixed Contributory and Variable Contributory are 18 month terms

**Everyday Savings\*\***

- Minimum opening balance \$25.00
- No monthly minimum balance requirement
- No monthly maintenance fee

**Money Market\*\***

- Minimum opening balance \$500.00
- Monthly minimum balance fee of \$15.00. To avoid this fee:
  - 1) Maintain an average balance of \$1,500.00, or
  - 2) Maintain a combined average balance of \$5,000.00 in related Tri City checking, savings, and/or money market accounts (accounts must be linked to qualify)

**Money Market+\*\***

- Minimum opening balance \$250,000.00
- Monthly minimum balance fee of \$25.00. To avoid this fee maintain an average statement balance of \$250,000.00

**Certificates of Deposit**

- Minimum opening balance of \$500.00
- No monthly maintenance fee
- Penalties will be imposed for the withdrawal of principal before maturity and the amount of the penalty will vary among terms

**Employee Everyday Checking\***

- Minimum opening balance of \$1.00
- No monthly minimum balance requirement
- No monthly maintenance fee

**Employee Everyday Savings\*\***

- Minimum opening balance of \$1.00
- No monthly minimum balance requirement
- No monthly maintenance fee

**Certificates of Deposit Specials**

- Minimum opening balance of \$2500.00
- No monthly maintenance fee
- Penalties will be imposed for the withdrawal of principal before maturity and the amount of the penalty will vary among terms

**Certificates of Deposit Educational Savings**

- Minimum opening balance of \$500.00
- No monthly maintenance fee
- Account transfer fee of \$25.00
- Penalties will be imposed for the withdrawal of principal before maturity and the amount of the penalty will vary among terms
- Fixed Contributory, Fixed Non-Contributory, and Variable Contributory options
- Fixed Contributory and Variable Contributory are 18 month terms

*\*No charge for electronic statements, paper statements are \$3.00 per month. If Student Checking primary account holder is under 18 years of age no paper statement fee is assessed. Account is subject to a \$10.00 monthly dormant fee when the account is inactive for more than 365 calendar days and the average balance in the account is below \$200.00.*

*\*\* No charge for electronic statements, paper statements are \$3.00 per month. If Everyday Savings primary account holder is under 18 years of age no paper statement fee is assessed. Excessive Withdrawal fee of \$6.00 for each withdrawal over six (6) with a maximum of \$30.00 in excessive withdrawal fees per statement cycle. If Everyday Savings primary account holder is under 18 years of age no excessive withdrawal fee is assessed. Account is subject to a \$10.00 monthly dormant fee when the account is inactive for more than 365 calendar days and the average balance in the account is below \$1,000.00.*

The average balance (ledger) is listed on each statement as "Average Balance" and is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

## Personal Banking Products – Loans and Lines of Credit

### **Consumer Loans**

Tri City National Bank offers a variety of consumer purpose loans depending on the terms and security of the loan.

### **Personal Reserve Account**

To help protect our checking account customer against overdrafts, we offer an overdraft line of credit to those customers who qualify under our normal credit standards. These are unsecured lines of credit and customers who qualify may borrow up to \$5,000, therefore, allowing each customer to choose an amount that best suits their personal financial needs. Anytime the checking account falls below \$0.00, we will automatically transfer funds, in \$100 increments up to the credit limit, to the account to cover overdrafts. Minimum monthly payments are then automatically deducted from the checking account each month.

### **Fixed Rate Real Estate Mortgages**

A mortgage with an interest rate that does not change during the life of the loan. We also utilize FHLMC's Home Possible loan program for low to moderate income borrowers.

### **Adjustable Rate Real Estate Mortgages**

A mortgage with an interest rate that is adjusted periodically according to a preselected index. Tri City currently uses the 30-day average SOFR as its index. The initial interest rate is locked for up to 7 years and changes annually after this initial period. Although the interest rate may change throughout the term of the loan, there are CAPs that limit how much the rate may change over the life of the loan and annually.

### **Home Equity Loans**

Use the equity in your home to receive one lump sum for those larger purchases while locking in your interest rate for a longer period.

### **Home Equity Lines of Credit**

Also known as a HELOC (home equity line of credit), this loan offers the freedom of borrowing funds as you need them for a variety of purposes such as tuition costs, home improvements or emergency funds.

### **Residential Lot Loans**

This financing option is for borrowers purchasing fully developed residential lots for the eventual construction of their primary residence.

### **Bridge Financing**

A Bridge Loan is a short-term loan with monthly payments of interest on the drawn funds along with any escrow payments required for insurance and property taxes. When your existing home sells, the net proceeds of the sale are applied to the Bridge Loan, and then you will be able to refinance the remaining balance into a permanent mortgage loan. With a Bridge Loan you can remain in your current home and access the equity to buy or construct a new home.

### **Construction Loan Financing**

This loan has three different Adjustable Rate Mortgages (ARMs) to choose from. It is a combination of a construction draw loan and a permanent mortgage. You'll have one closing and pay closing costs one time. The construction draw phase is followed by a permanent ARM loan. Your interest rate is locked during the construction phase of your loan and until the first adjustment date on the ARM portion of your loan. The interest rate on the ARM portion of your loan may change throughout the term, however there are CAPs

that limit how much the rate may change over the life of the loan and annually.

During the construction draw phase, your monthly payment will consist of interest on the funds drawn along with any escrow payments required for insurance and property taxes. After construction is complete, you will begin paying your full monthly mortgage payment to include interest, principal, taxes, and insurance.

### **WHEDA Home Mortgage Program**

Wisconsin Housing and Economic Development Authority (WHEDA) provides low down payment owner-occupied purchase financing for low to moderate income Wisconsin residents. Low down payment would require mortgage insurance, you can only get it without mortgage insurance on 20% or more down payment.

- WHEDA Conventional Preferred Mortgage
- WHEDA Easy Close Advantage Loan is a second mortgage loan used toward down payment and closing cost on WHEDA financed home purchase.
- WHEDA Valor Program for Veterans offers reduced interest rate mortgage loans for qualified veterans.
- WHEDA FHA loan offered through the Wisconsin Housing & Economic Development Authority
- WHEDA Home Improvement Loan is available to low- and moderate-income Wisconsin homeowners. Loans of up to \$15,000 available.

### **Federal Housing Administration (FHA)**

Federal Housing Administration (FHA) loans are federally insured, which may require a smaller down payment and may offer a lower interest rate than a comparable conventional loan. This might be the right loan for you if you are a first-time homebuyer or if you have limited cash for a down payment and closing costs.

- Down payments as low as 3.5%
- Fixed or adjustable interest rate
- Flexible terms up to 30 years
- Requires FHA mortgage insurance
- Balloon payment options not available

### **VA Loans**

If you have been a member of the U.S. Military, you may qualify for a VA loan to help you purchase a primary residence. VA loans are federally guaranteed, which can make home buying more affordable with a fixed interest rate and payment, no monthly mortgage insurance to pay, and in some cases, no down payment requirement.

- Up to 100% financing for eligible military personnel
- Fixed/level payment of principal and interest for the life of the loan
- Flexible terms up to 30 years
- Monthly mortgage insurance not required

### **Downpayment Plus® Programs**

The Federal Home Loan Bank of Chicago's (FHLBC) Downpayment Plus® (DPP®) is a matching program funded by the FHLBC that provides down payment and closing cost assistance for income-eligible homebuyers. This program is available until funds are exhausted or through the end of the calendar year, whichever occurs first.

\*Updated 3/20/2025

**Vehicle Loans**

Tri City offers financing on new and used automobiles and motorcycles.

**Credit Builder Loans**

The Tri City Credit Builder is designed to help those who are new to the credit system build a credit history and save for a down payment. Credit builder loan proceeds are deposited into a certificate of deposit at Tri City and used as collateral for the loan. The monthly payments are reported to the credit bureau building your credit history. At the end of the term the borrower has the funds in the certificate of deposit to use as a down payment.

## Business Banking Products – Checking Accounts

### Everyday Business Checking\*

- Minimum opening balance \$100.00
- No minimum balance requirement
- No monthly maintenance fee
- Debit and Credit Item Fee<sup>1</sup>
  - First 100 total debit and credit items per statement cycle – No Charge
  - Over 100 total debit and credit items per statement cycle - \$0.40 per debit or credit item
- Cash Deposit Fee
  - First \$2,500.00 cash deposited per statement cycle – No Charge
  - Over \$2,500.00 cash deposited per statement cycle – \$0.40 per \$100.00 cash deposited

### Premium Checking\*

- Minimum opening balance \$1,000.00
- Monthly minimum balance fee of \$15.00. To avoid this fee maintain an average balance of \$10,000.00.
- Debit and Credit Item Fee<sup>1</sup>
  - First 25 total debit and credit items per statement cycle – No Charge
  - Over 25 total debit and credit items per statement cycle – \$0.40 per debit or credit item
- Cash Deposit Fee
  - First \$5,000.00 cash deposited per statement cycle – No Charge
  - Over \$5,000.00 cash deposited per statement cycle – \$0.40 per \$100.00 cash deposited

### Pro Checking\*

- Minimum opening balance \$250.00
- Monthly minimum balance fee of \$15.00. To avoid this fee:
  - 1) Maintain an average balance of \$2,500.00, or
  - 2) Maintain a combined average balance of \$25,000.00 in related Tri City checking, savings, and/or money market accounts (accounts must be linked to qualify), or
  - 3) Have a Tri City Merchant Services relationship
- Debit and Credit Item Fee<sup>1</sup>
  - First 250 total debit and credit items per statement cycle – No Charge
  - Over 250 total debit and credit items per statement cycle – \$0.40 per debit or credit item
- Cash Deposit Fee
  - First \$5,000.00 cash deposited items per statement cycle – No Charge
  - Over \$5,000.00 cash deposited items per statement cycle – \$0.40 per \$100.00 cash deposited

### Pro+ Checking\*

- Minimum opening balance \$1,000.00
- Monthly minimum balance fee of \$25.00. To avoid this fee:
  - 1) Maintain an average balance of \$5,000.00, or
  - 2) Maintain a combined average balance of \$50,000.00 in related Tri City checking, savings, and/or money market accounts (accounts must be linked to qualify), or
  - 3) Primary account owner has a commercial loan relationship with Tri City in good standing, or
  - 4) Have a Tri City Positive Pay relationship, or
  - 5) Have a Tri City Remote Deposit Capture relationship
- Debit and Credit Item Fee<sup>1</sup>
  - First 500 total debit and credit items per statement cycle – No Charge
  - Over 500 total debit and credit items per statement cycle – \$0.40 per debit or credit item
- Cash Deposit Fee
  - First \$7,500.00 cash deposited per statement cycle – No Charge
  - Over \$7,500.00 cash deposited per statement cycle – \$0.40 per \$100.00 cash deposited

### Community Checking\*

- Minimum opening balance \$50.00
- No minimum balance requirement
- No monthly maintenance fee
- Debit and Credit Item Fee<sup>1</sup>
  - First 200 total debit and credit items per statement cycle – No Charge
  - Over 200 total debit and credit items per statement cycle - \$0.40 per debit or credit item
- Cash Deposit Fee
  - First \$5,000.00 cash deposited per statement cycle – No Charge
  - Over \$5,000.00 cash deposited per statement cycle – \$0.40 per \$100.00 cash deposited

### Municipal Checking

- Minimum opening balance \$50.00
- Account fees vary and are determined based on the Request for Proposal Agreement

### IOLTA\*\*

- Minimum opening balance \$50.00
- No minimum balance requirement
- Monthly maintenance fee of interest earned but will not exceed \$5.00

### IBRETA\*\*

- Minimum opening balance \$50.00
- No minimum balance requirement
- Annual maintenance fee of interest earned but will not exceed \$5.00

\* No charge for electronic statements, paper statements are \$5.00 per month Account is subject to a \$10.00 monthly dormant fee when the account is inactive for more than 365 calendar days and the average balance in the account is below \$200.00.

**\*\*Choice of electronic or mailed statements at no charge.**

*1 Debit and Credit Item refers to a check deposited including a check deposited using Remote Deposit Capture, checks paid, online bill payment, electronic debit or credit, debit and credit memo, one-time and scheduled account transfer, and in-person withdrawal*

The average balance (ledger) is listed on each statement as "Average Balance" and is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

## Business Banking Products –Savings Accounts

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### **Everyday Business Savings\*\***

- Minimum opening balance \$500.00
  - Monthly minimum balance fee of \$5.00. To avoid this fee maintain an average balance of \$1,000.00.
- Cash Deposit Fee
- First \$5,000.00 cash deposited per statement cycle – No Charge
  - Over \$5,000.00 cash deposited per statement cycle – \$0.40 per \$100.00 cash deposited

### **Municipal Super NOW**

- Minimum opening balance \$50.00
- Account fees vary and are determined based on the Request for Proposal Agreement

### **Business Certificate of Deposit**

- Minimum opening balance \$500.00
- No minimum balance requirement
- No monthly maintenance fee
- Penalties will be imposed for the withdrawal of principal before maturity and the amount of the penalty vary among terms

### **Business Certificate of Deposit Specials**

- Minimum opening balance \$2500.00
- No minimum balance requirement
- No monthly maintenance fee
- Penalties will be imposed for the withdrawal of principal before maturity and the amount of the penalty will vary among terms

### **Non-Profit Certificate of Deposit**

- Minimum opening balance \$500.00
- No minimum balance requirement
- No monthly maintenance fee
- Penalties will be imposed for the withdrawal of principal before maturity and the amount of the penalty vary among terms

### **Municipal Certificate of Deposit**

- Minimum opening balance \$500.00
- No minimum balance requirement
- No monthly maintenance fee
- Penalties will be imposed for the withdrawal of principal before maturity and the amount of the penalty vary among terms

### **Business Money Market\*\***

- Minimum opening balance \$2,500.00
- Monthly minimum balance fee of \$15.00. To avoid this fee maintain an average balance of \$5,000.00

### **Business Money Market+\*\***

- Minimum opening balance \$250,000.00
- Monthly minimum balance fee of \$25.00. To avoid this fee maintain an average balance of \$250,000.00.

### **Municipal Money Market Investor**

- Minimum opening balance \$100.00
- Account fees vary and are determined based on the Request for Proposal Agreement

*\*\* No charge for electronic statements, paper statements are \$5.00 per month. Excessive Withdrawal fee of \$6.00 for each withdrawal over six (6) with a maximum of \$30.00 in excessive withdrawal fees per statement cycle. Account is subject to a \$10.00 monthly dormant fee when the account is inactive for more than 365 calendar days and the average balance in the account is below \$1,000.00.*

The average balance (ledger) is listed on each statement as "Average Balance" and is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

## Business Banking Products– Loans and Lines of Credit

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### **Commercial Loans and Lines of Credit**

Tri City National Bank extends commercial purpose loans and lines of credit with a variety of terms and conditions. Interest rates may be either fixed or floating. Floating interest rates are typically tied to the TCNB Reference Rate.

### **Letters of Credit**

Customers, especially small businesses, seeking to do business with other companies can find support through a Tri City Letter of Credit. These commitments mirror terms and conditions of other credit products offered by the bank and are generally written for no more than 12 months. The bank currently offers Stand-by Letters of Credit and Documentary Letters of Credit.

### **Small Business Loans and Lines of Credit**

Tri City National Bank assists its business customers in the evaluation and implementation of capital enhancement programs offered by the Small Business Administration (SBA), Wisconsin Housing Economic Development Authority (WHEDA), Milwaukee Economic Development Corporation (MEDC), Wisconsin Economic Development Corporation (WEDC), Racine Economic Development Corporation (REDC), Wisconsin Women's Business Initiative Corporation (WWBIC), and others.

Individual programs provide direct grants, credit guarantees, senior and junior direct loans, and interest rate subsidies.

## Business and Personal Banking – Other Deposit and Loan Services

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### **ATM Services**

No annual fee. Free transactions for Tri City cardholders at Tri City ATM locations. Personal Accounts include non-TCNB ATM withdrawal fee waivers. Account type will determine limit of non-TCNB ATM fee waives.

### **ATM/Debit Card**

No annual or monthly fee. Card is welcome at millions of locations wherever VISA is accepted. Transactions are deducted right from a checking account and detailed on the monthly account statement. Debit Card also serves as an ATM card and can be used wherever VISA, NYCE and PLUS logos are displayed.

### **Gift Cards**

A convenient way to give cash, the TCNB gift card is accepted for purchases anywhere VISA is accepted.

### **Safe Deposit Boxes**

Safe Deposit Boxes provide a means of security for important documents and valuables. Customers are billed annually; however, if payment is made by automatically charging a checking account, the customer will enjoy a 5% discount. Rental Rates vary depending on safe box size and Senior Discounts are available. A \$10.00 fee will be imposed if payment is not received within 15 calendar days of the due date.

### **Credit Cards**

Tri City National Bank offers consumer and business credit cards through Élan Financial Services. The credit cards are underwritten and serviced by Élan Financial Services.

### **Automatic Payment Options**

Customers who have automatic payments taken directly from their Tri City account to pay a consumer loan may enjoy the benefits of reduced interest rates and the convenience of hassle-free check writing.

### **Escrow Services**

Customers who have their mortgage serviced by Tri City National Bank may have an escrow account established for the payment of their annual property taxes, hazard insurance and/or flood insurance. A pre-determined amount is included with their regular monthly payment and applied to their escrow account. In December of each year, the bank will disburse escrow checks payable to the borrower and municipality.

### **Home Buying Seminars**

Consumers can get information about choosing an affordable home, getting pre-qualified, and determining which loan will be best for them.



## Business and Personal Banking-Electronic Banking Services

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### **Website ([www.tcnb.com](http://www.tcnb.com))**

Tri City website provides product and rate information to visitors. The website can be utilized to provide information for employment opportunities, submit a loan inquiry, apply for a mortgage loan, and open a checking or savings account.

### **Telephone Banking**

By dialing T-R-I -C-I-T-Y (874-2489) or 888-874-2489 customers have 24-hour access to balance inquiries and transfer capabilities over the telephone.

### **Mobile Banking/Mobile Deposit**

Online Banking users can enjoy an additional channel to access bank account information using mobile banking. Using an app, retail and business customers can get account balances, transfer funds, see recent transactions, initiate bill payments, and make mobile deposits (subject to eligibility).

### **Merchant Card Services**

Tri City National Bank provides Merchant Processing solutions for both large and small businesses who are interested in accepting cards as a form of payment. We will tailor a processing solution that can provide the most cost-effective handling of credit card payments.

### **Remote Deposit Capture**

Remote Deposit Capture (RDC) allows commercial deposit customers to save time by imaging deposits of checks and transmit them electronically to the bank to be deposited to their account. Business checking account required and there is a \$50 monthly fee for this service.

### **Online Banking**

Online account access through tcnb.com allows retail customers to view their deposit and loan accounts online. Customers can also view account activity, confirm CD maturity dates, transfer funds between their deposit accounts, initiate stop payment requests and have a secure line to communicate with TCNB customer service. Online Banking is free to all checking account customers. Customers have the option of signing up for Bill Pay, whereby they can input payment information and the Online Banking product will debit the account on the appropriate day to submit payment to the customer's payee. Bill Pay is free. Regular stop payment fees apply.

### **Business Online Banking**

Transactional website accessible through tcnb.com that allows business customers to view their deposit and loan accounts online. Customers can view account activity, transfer funds between deposit accounts, initiate stop payment requests, download account information to various file formats for use in accounting software, and communicate with TCNB customer service. There is no monthly fee for this product; Bill Payment is Available for \$9.95/month and each account displayed over three is \$4.00 (regular transaction fees apply). Positive Pay can be provided for \$20.00/month.

For \$24.95/month, the customer can initiate wires through the online banking product. All other account fees still apply, including a \$10.00 per wire fee for domestic wires and a \$35.00 per wire fee for international wires.

### **Business Online Banking Plus**

Provides all the services described above as well as the ability to perform ACH debit/credit transactions. The ACH information is entered manually into the product by the customer. There is a fee of \$39.95/month and \$0.15 per ACH debit/credit. The first two months are free. Each account displayed over five is \$6.00/each and regular transaction fees apply. Bill Payment is also available for an additional \$9.95/month. Positive Pay can be provided for \$20.00/month.

### **Business Online Banking Premium**

Provides all the services described in Online Banking Plus as well as expanded reporting of account balances and transactions. There is a fee of \$59.95/month \$0.15 per template ACH debit/credit and \$0.08 per each ACH upload transaction. The first two months are free. Each account displayed over five is \$6.00/each and regular transaction fees apply. Bill Payment is also available for an additional \$9.95/month. Positive Pay can be provided for \$20.00/month.

### Tri City National Bank – Personal Banking Fee Schedule

Account Research/Reconciliation	\$30.00 per hour (1 hour minimum)
ATM - Withdrawal at Non-Tri City ATM (fees are charged monthly on statement cycle date)	\$2.00 each (ATM owner may charge a fee, no fee at Tri City ATMs)
ATM - Account Transfer and Balance Inquiry at Non-Tri City ATMs	\$0 (ATM owner may charge a fee)
ATM/Debit card Replacement	\$12.00 per card
Cashier's Check	\$5.00 per check
Check Cashing - Non-Account Holder cashing Tri City check (not applicable to checks drawn off a business account)	3% of check amount
Check Printing	Fee varies by style of checks ordered
Closing Account within 90 calendar days of open date (fee waived for closings due to death or fraud)	\$50.00 per account
Deposited Item Returned (automatic redeposit or charge back)	\$15.00 per item
Dormant Account Fee	\$10.00 per month when account is inactive more than 365 days and average statement balance is below \$200 for checking accounts or \$1,000 for savings and money market accounts.
Excessive Withdrawal Fee (Savings and Money Market accounts, refer to Account Disclosure for more information)	\$6.00 each after 6 withdrawals at no charge per monthly statement cycle with a maximum of \$30.00 per statement cycle
Fax (per page)	\$1.00 (Wisconsin) / \$2.00 (out of state)
Foreign Item Deposited	Fee varies
Garnishment / Levy	\$100.00 per notice
International POS / ATM Transaction	3% of transaction amount
Money Service Business (MSB)	\$250.00 per month
Notary Tri City customer	No charge
Notary Non-Account Holder	\$5.00 per document
Overdraft Charge-off negative balance account	\$50.00 per charged off account
Overdraft Fee	\$35.00 per item
Overdraft NSF Return Item Fee *	\$35.00 per item
Overdraft Continuous Overdraft Fee**	\$25.00 every 6 <sup>th</sup> Business Day your account remains overdrawn
Overdraft Transfer from linked account	\$10.00 per transfer
Photocopy (check, withdrawal, deposit)	\$5.00 per copy
Returned Mail	\$10.00 per month
Statement – Paper (printed and mailed statement, No charge for electronic statements)	\$3.00 per month
Statement Copy	\$10.00 per copy
Statement Option Check Images (checking & money market only)	\$4.00 per month (whether the statement has images or not)
Statement Duplicate Original	\$15.00 per month
Statement Special Cutoff	\$20.00 per month
Stop Payment Request	\$35.00
Telephone Transfer (staff assisted)	\$10.00 per transfer
Transfer External (no charge in Online Banking)	\$2.00 per transfer
Wire Transfer (Incoming)	\$15.00
Wire Transfer (Outgoing Domestic)	\$35.00
Wire Transfer (Outgoing International)	\$85.00

\*If a merchant presents the same item multiple times within an 8-calendar day period and are all returned NSF, only one (1) NSF fee will be assessed.

\*\*Continuous Overdraft Fee charged when your account remains continuously overdrawn, whether the overdraft was due to transactions or fees. Business Day means any day other than Saturday, Sunday, or federal holiday on which the bank is closed.

**Read your Account Disclosure for additional fees that may apply.**

Rev. 3.4.2024

### Tri City National Bank - Business Banking Fee Schedule

Account Research / Reconciliation	\$30.00 per hour (1 hour minimum)
ATM Withdrawal at Non-Tri City ATMs	\$2.00 each (No fee at Tri City ATMs)
ATM – Account Transfer and Balance Inquiry at Non-Tri City ATMs	\$0
ATM card / Debit card Replacement	\$12.00 per card
Cashier's Check	\$5.00 per check
Check Cashing - Non-Account Holder cashing Tri City check not applicable to checks drawn off a business account	3% of check amount
Check Printing	Fee varies by style of checks ordered
Closing Account within 90 calendar days of open date (fee is waived for closings due to death or fraud)	\$50.00 per account
Collection Item	\$30.00 per item
Coin Purchased	\$0.11 per roll (\$0.25 per roll effective 3/4/2024)
Coin – Processing loose coin	\$3.00 per bag (\$5.00 per bag effective 3/4/2024)
Currency Base Order Fee (on orders over \$250.00)	\$5.00
Currency Purchased (per \$1,000.00)	\$1.00
Currency Deposited	\$0.40, refer to Account Disclosure
Deposited Item Returned (automatic redeposit or charge back)	\$15.00 per item
Dormant Account Fee	\$10.00 per month when account is inactive more than 365 days and average statement balance is below \$200 for checking accounts or \$1,000 for savings and money market accounts.
Excessive Withdrawal Fee (Savings and Money Market accounts, refer to Account Disclosure for more information)	\$6.00 each after 6 withdrawals at no charge per monthly statement cycle with a maximum of \$30.00 per statement cycle
Fax (per page)	\$1.00 (Wisconsin) / \$2.00 (out of state)
Foreign Item Deposited	Fee varies
Garnishment / Levy	\$100.00 per notice
International POS / ATM Transaction	3% of transaction amount
Money Service Business	\$250.00 per month
Notary Tri City customer	No charge
Notary Non-Account Holder	\$5.00 per document
Overdraft – Charge off negative balance account	\$50.00 per charged off account
Overdraft Fee	\$35.00 per item
Overdraft - NSF Return Item Fee*	\$35.00 per item
Overdraft – Continuous Overdraft Fee**	\$25.00 every 6 <sup>th</sup> Business Day your account remains overdrawn
Overdraft Transfer from linked account	\$10.00 per transfer
Photocopy (check, withdrawal, deposit)	\$5.00 per copy
Returned Mail	\$10.00 per month
Statement – Paper (printed and mailed statement, (no charge for electronic statements)	\$5.00 per month
Statement Copy	\$10.00 per copy
Statement Option Check Images (checking & money market only)	\$5.00 per month
Statement Duplicate Original	\$15.00 per month
Statement Special Cutoff	\$20.00 per month
Stop Payment	\$35.00
Telephone Transfer (staff assisted)	\$10.00 per transfer
Transfer External	\$2.00 per transfer
Two Signatures Required on account	\$10.00 per month
Wire Transfer (Incoming)	\$15.00
Wire Transfer (Outgoing Domestic)	\$35.00
Wire Transfer (Outgoing International)	\$85.00

\*If a merchant presents the same item multiple times within an 8-calendar day period and are all returned NSF, only one (1) NSF

fee will be assessed.

\*\*Continuous Overdraft Fee charged when your account remains continuously overdrawn, whether the overdraft was due to transactions or fees. Business Day means any day other than Saturday, Sunday, or federal holiday on which the bank is closed.

**Read your Account Disclosure for additional fees that may apply.**

Rev. 3.4.2024