Macatawa Bank Schedule of Service Charges & Fees

Effective August 15, 2013

Fees are subject to change.

Additional fees may apply.

Deposit Account Charges

ATM or Debit Replacement Card	$ 5.00
Balance Protection (Per transfer, increments of $100)	$ 10.00
Check Image (Personal)	$ 5.00
Check Image (Business)	$ 20.00
Collection Item	$ 10.00
Deposit Adjustment	$ 5.00
Dormant Account *A dormant account service charge will be charged each month if for two years (previous) there is no account activity or other indication in writing from you of interest in this account.*	$ 5.00
Duplicate Statement	$ 5.00
Early Account Closing (Account closed within 90 days of opening)	$ 50.00
Garnishments/ Levies/Subpoenas	$ 65.00
Inactive Account *An inactive account service charge will be charged each month if for one year (previous) there is no account activity or other indication in writing from you of interest in this account.*	$ 3.00
MACLine Fax	$ 2.00
Mini Statement	$ 1.00
Returned Deposited Item	$ 10.00
Stop Payment (Check or ACH)	$ 30.00

Deposit Research Services

Account Reconciliation (Per hour)	$ 30.00
Record Research (Per hour)	$ 30.00

International Services

Foreign Currency Exchange	
Purchase (plus variable shipping rate)	$ 5.00
Sale (plus variable shipping rate)	$ 5.00
Foreign Draft Purchase	$ 18.00
Non-U.S. Collection	$ 15.00
Non-U.S. Return Item	$ 20.00

Monetary Instruments

Cashier's Check	$ 6.00
Check Printing	Varies by Style
Money Order	$ 5.00
Temporary Check	$ 1.00

Overdraft/Non Sufficient Fund (NSF) Fees

NSF Paid Item (Business)*	$ 32.00
NSF Return Item (Business)**	$ 32.00
NSF Paid Item (Personal[1])*	$ 32.00
NSF Return Item (Personal[1])**	$ 32.00

**An Overdraft/Non Sufficient Funds (NSF) fee be imposed on overdrafts created by check clearing, in-person withdrawal, ATM withdrawal, debit card purchase, electronic payment, telephone transfer, or any other paper or electronic means.*

***An Overdraft/Non-Sufficient Funds (NSF) fee may be imposed when checks and ACH items are returned unpaid.*

[1] *A maximum of five (5) total fees may be assessed per day for all personal accounts.*

Safe Deposit Boxes (Annually)

3 x 5	$ 32.00
3 x 10	$ 45.00
5 x 5	$ 50.00
5 x 10	$ 65.00
10 x 10	$ 100.00
Discount with Auto Pay	$ (5.00)
Lost Key (Each)	$ 25.00
Drill Box	$ 150.00

Wire Services

Incoming Domestic Wire	$ 11.00
Incoming International Wire	$ 20.00
Outgoing Domestic Wire	$ 30.00
Outgoing International Wire	$ 50.00

Gift Cards

Issuance Fee (per card)	$ 3.95