

SCHEDULE OF SERVICE

CHARGES & FEES - PERSONAL

Effective as of April 1, 2023



DEPOSIT ACCOUNT AND OTHER COMMON CHARGES			
Account Reconciliation	\$30.00	per hour (1 hour minimum)	
ATM or Debit Card Replacement	\$5.00	for standard replacement (\$75 if expedited)	
Checks	\$6.00	per Cashier's Check	\$1.00 per Counter Check
	\$5.00	per Money Order Check Printing cost varies depending on style. Additional shipping and handling charges apply.	
Domestic Collection Item	\$25.00	per item	
Dormant Account	\$7.00	Charge assessed each month if for one year (previous) there is no account activity or other indication in writing from you of interest in this account.	
Early Account Closing	\$50.00	Charge applies if account is closed within 90 days of opening.	
Escheat	\$50.00	per relationship	
Garnishment/Subpoena/Levy	\$100.00	per order	
Health Savings Account Transfer to Another Source.	\$35.00	per transfer	
Safe Deposit Box	\$50.00	for 3 x 5 Box, annually	\$70.00 for 3 x 10 Box, annually
	\$70.00	for 5 x 5 Box, annually	\$100.00 for 5 x 10 Box, annually
	\$130.00	for 10 x 10 Box, annually	\$10.00 for Late Payment
	\$35.00	per Lost Key	\$150.00 or cost; which ever is greater for Box Drilling
Statements	\$5.00	per cycle for Duplicate Statement or Statement Copy	\$2.00 per MACLine Fax
	\$5.00	per account for Check Images included with statement	\$5.00 Undeliverable Statement Charge assessed monthly until Bank receives address information.
Stop Payment	\$35.00	per item, check or ACH	
Non Macatawa Bank ATM Fee	\$2.00	Cash Withdrawal	\$1.00 Balance Inquiry

OVERDRAFT & RETURNED ITEM SERVICES			
Balance Protection	\$10.00	per transfer, increments of \$100	
ODP/NSF Paid Item	\$35.00	An Overdraft/Non Sufficient Funds (NSF Paid Item) fee may 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.	
ODP/NSF Return Item	\$35.00	An Overdraft/Non Sufficient Funds (NSF Return Item) fee may be imposed when checks and ACH items are returned unpaid.	
		Maximum of 3 ODP / NSF Fees Charged Per Day. \$105.00 MAX	
Returned Deposited Item	\$10.00	per item	

INTERNATIONAL & WIRE SERVICES			
Foreign Draft Purchase	\$75.00	per draft	
Foreign Collection Item	\$15.00	per Canadian collection item	
	\$25.00	per non-U.S. collection item (excluding Canadian), \$300.00 minimum collection amount of United States Dollars (USD)	
Foreign Return Item	\$35.00	per item	
Wires	\$15.00	for Incoming Domestic Wire	\$20.00 for Incoming International Wire
	\$30.00	for Outgoing Domestic Wire	\$75.00 for Outgoing International Wire
	\$3.00	for Wire Confirmation, email or fax	

NON CUSTOMER FEES			
Check Cashing (\$100 or greater)	\$7.00	per item	
Cashier's Check (purchase)	\$8.00	per Cashier's Check	

Fees are subject to change. Additional fees may apply.