



Personal Banking Customer Fee Schedule

Effective December 1, 2017

Fees are per occurrence unless otherwise stated.

The Personal Banking Customer Fee Schedule, the Truth in Savings Disclosure and the Our Relationship Account Disclosure Information are part of the agreement that governs your MB deposit account. You must read all of them to understand the terms and fees that apply to your account.

ATM Fees for Using your MB Debit / ATM Card

MB ATM transactions	Free
Non-MB ATM transactions	
Balance inquiry	\$1
Withdrawal or transfer	\$3
* MB will waive the following number of MB fees for non-MB ATM withdrawal or transfers per month based on account type.	
MB Signature Checking	unlimited
MB Red Checking	4
MB Classic Checking	2
MB High Five Checking	5
The ATM owner, operator or network may also charge a surcharge fee.	

ATM Freedom reimburses up to \$20 of non-MB ATM withdrawal and transfer fees per month if the checking account has an average monthly balance of at least \$5,000 during the month that the fees are incurred. The reimbursement includes fees charged by MB and the ATM owner, operator or network. The refund is credited the following calendar month.

ATM/debit card replacement	
Standard	\$10
Rush	\$40

Insufficient Funds and Overdraft Related Fees

Overdraft Fee (PD NSF / OD or Paid UCF / DR)	\$37 per item
Returned Item Fee (Ret NSF / OD or Ret UCF DR)	\$37 per item

These fees are not charged unless your account is negative by more than \$10 and will be deducted from the account the business day following the overdraft. A combined maximum of 5 overdraft and returned item fees are charged per day. The overdraft fee does not apply to ATM and everyday debit card transactions unless you have requested Guard My Card authorizing MB to pay these types of transactions.

To determine your available balance, subtract (1) deposits that are not yet available for withdrawal under our Funds Availability Policy, (2) debit card or other transactions that we are legally obligated to pay or have already paid out in cash, (3) other pending transactions such as ACH transactions, and (4) any holds on your balance, such as holds on funds to comply with court orders or other legal requirements.

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Continuous Day Overdraft \$6.50 per day

This fee is charged beginning on the second consecutive calendar day the account is negative by more than \$10. No more than 16 Consecutive Day Overdraft Fees charged per overdraft event.

Overdraft Funding Transfer Fee \$10

Account Statement Fees

Paper statement \$3

Applies only to Basic, Classic, High Five, Red and Signature Checking. To avoid this fee, you must register for online banking and select to only receive electronic statements.

Copy of statement \$3

Hold statement \$5

Returned mail \$5 per month

Special statement processing \$10

Excessive Withdrawal Fees

Money market excess withdrawal \$25

(per withdrawal after 6 withdrawals or transfers from the account per statement cycle.)

Savings account excess withdrawal \$5

(per withdrawal after 4 withdrawals or transfers from the account per month.)

Transfer Fees

Between MB accounts - banker assisted \$5

ACH-foreign outgoing \$7.50

Domestic incoming wire \$15

International incoming wire \$20

Domestic outgoing wire \$30

Foreign outgoing wire Fee provided at time of transaction

Verification of deposit \$15

Wire trace/research \$45

Wire email/fax notification \$20 per month

Other Account Fees

Charge Back \$15

(This fee is charged when an item you deposit is returned unpaid.)

Canadian check deposited \$10 + exchange rate

Cashier's check \$10

Stop payment order \$36

Temporary check \$2

Check printing (see personal banker) Varies

Collection item – domestic \$30

Collection item – drawn on foreign bank \$30 + exchange rate

Copy of cancelled check \$5

Deposit verification \$15

Checking Account Dormant Account Fee \$7 per month

(Fee applies after no activity for 12 months.)

Money order \$5

Other Fees

Gift card — MB Mastercard® \$3

Immigration letter \$15

IRA transfer to a new custodian \$50

Garnishments, levies and citations \$175

Locked bag for deposits \$30

Municipal bond collection \$50

Municipal coupon collection (per envelope) \$15

Municipal coupon collection returned (per envelope) \$30

Research/reconciliation & subpoenas \$85 per hour and (1/2 hour minimum), plus \$0.35 per page

Rolled coin (purchase) \$0.20 per roll

Safe Deposit Box Fees

Rental late fee \$25

Key deposit \$25

Drilling fee \$175

Drilling cancellation \$40

Lost key \$30

Non-Customer Fees

Check-cashing

\$1–\$500 \$7.50

\$501–\$1500 \$10

over \$1500 \$15



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