

Highland State Bank

Deposit Accounts and Service Fees

Regular Checking Account:

\$50 required to open the account

\$4.00 per month maintenance fee plus 25 cents per check

--No fees if \$500 balance is maintained in the account **or** \$1,000 balance is maintained in a linked account (such as savings or certificate of deposit)

--(fee waived for students, nonprofits and senior citizens 65 and older)

Club Regular Checking:

\$50 Required to open account

\$7.00 per month maintenance fee for **Regular Club** (\$3.50 for senior citizens age 65 and older)

\$9.00 per month maintenance fee for **Family Club** (\$4.50 for senior citizens age 65 and older)

--a per check charge will be assessed for each check written in excess of 50 during a statement cycle.

Savings Account:

\$50 minimum balance required

If the average daily balance for the quarter falls below \$50, a \$3.00 per quarter maintenance fee is assessed.

--(waived for minors)

--Transfers from a savings to another account or 3rd parties are limited to 6 per month. Withdrawals made in person are unlimited.

NOW Checking:

\$500 minimum balance required, interest bearing account

--If the balance falls below \$500 for the month, a \$5.00 maintenance fee is assessed plus a 25 cent per check charge is assessed.

MMIA:

\$1,000 minimum balance required, interest bearing account

--If the balance falls below \$1,000 for the month, a \$5.00 maintenance fee is assessed.

--Withdrawals are limited to six per month.

Market Plus:

\$10,000 minimum balance required, interest bearing account

--If the balance falls below \$10,000 for the month, a \$5.00 maintenance fee is assessed.

--Withdrawals are limited to six per month.

Checkcard/Debit Card:

\$1.00 per month per card maintenance fee

--Maintenance fee waived for the first six months after issuance for new card holders

--ATM owner could assess additional charges

Additional Fees/Services:

Official Checks	\$1.00/min \$3.00/max	Garnishments/Levies	\$25.00
Overdrafts	\$25.00	Account Research	\$20.00/hr
ACH OD/NSF Charge	\$25.00	Account Balancing	\$20.00/hr
Return Check fee	\$30.00	Phone Verification of Check	\$5.00
Outgoing Wire fee	\$20.00	Stop Payment fee	\$12.00
Incoming Wire fee	\$15.00		
Photocopies	\$0.20/sheet		
Replacement Debit Card	\$5.00		

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Loan Accounts and Service Fees

January, 2024

The Bank helps to meet the credit needs of its local community, consistent with the safe and sound operation of the Bank, and is prepared to extend the following types of credit to members of the local community:

Residential loans

Housing rehabilitation loans

Home improvement loans

Small business loans

Farm loans

Community development loans

Commercial loans

Consumer loans

Construction mortgages, includes credit given for owners labor contributions

Commercial mortgages

Agricultural mortgages

Open-end credit (credit cards)