IMPORTANT ACCOUNT INFORMATION

BUSINESS CHECKING ANALYSIS

STATEMENT CYCLE: Monthly

Minimum Initial Deposit - The minimum initial deposit required to open this account is $100.00.

Commercial Account Fees

Monthly Service Charge	$ 12.00
Activity Fees:	
Checks Written/Debits	.20
Deposits	.12
Checks within deposits:	
On us- Raccoon Valley	.06
Transit- All other banks	.10
Returned Deposited Items	$ 5.00

Earnings credit based on available balance and charges for negative available balances varies with Raccoon Valley Bank base rates.

FEES - The following charges may be assessed against your account:

$30.00 Overdraft fee/Insufficient funds fee (each) item(s) paid/returned; i.e. fees apply to overdrafts/insufficient funds created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Daily Maximum $150.00
*$32.10 Stop Payment Charge/request
$ 5.00 Returned Deposit Items/item & presentment
*$10.70 ATM/Debit Card Annual Fee
*$10.70 ATM/Debit Card replacement fee
$ 0.00 ATM fees N/C at RVB terminals-various fees at Non-RVB owned terminals
 Free   Internet Bill Payer
$30.00 Closing Fee / if closed within 90 days of opening
*$32.10 Research/Checkbook balancing per hour
$50.00 Garnishment/Levy
$ 0.00 Check Order fees varies
$ .50 Counter Checks/check
$ 2.00 Microfilm copy/copy
$ 5.00 Incoming Wire Transfer Domestic/Incoming Wire International $15.00
$20.00 Outgoing Wire Transfer Domestic
$40.00 Outgoing Wires International
$10.00 Special Order statements-Multi-mailing
$ 3.00 Telephone Transfers
$10.00 Verification of account
$ 5.00 Zipper Bags (standard)
$20.00 Zipper Bags (locking)
$30.00 Foreign Returned Deposited Item
$12.00 Additional Statement/ea

1% or $8.00 Minimum Check cashing with non-corresponding balance

Free Safekeeping of check images or $5/month for Check Images Returned(mailed) or Internet E-Statements Images *City & State Sales Tax Apply

*Sales Tax Applied

IMPORTANT ACCOUNT INFORMATION

CORPORATE ANALYSIS
CHECKING CHECKING

STATEMENT CYCLE: Monthly

Minimum Initial Deposit - The minimum initial deposit required to open this account is $100.00.

Commercial Account Fees

Monthly Service Charge	$ 20.00
Activity Fees:	
Checks Written/Debits	.20
Deposits	.12
ACH Debit & Credits	.02
Checks within deposits:	
On us- Raccoon Valley	.06
All other banks	.10
Returned Deposited Items	$ 5.00

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