

FEE SCHEDULE & COMMON FEATURES

EDGAR COUNTY BANK & TRUST CO.
OPERATIONS CENTER
177 W WOOD ST
PARIS, IL 61944

We appreciate your decision to open a deposit account with us. This schedule sets forth fees and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Fee Schedule and acknowledges that it is a part of the Terms and Conditions. Subject to applicable law and the terms of the Terms and Conditions, we may amend the rates, fees and charges contained in this schedule from time to time.

MISCELLANEOUS FEES AND CHARGES

Account Fees

Checking Account Dormant Account Fee: \$10.00 per month (No activity for more than 12 months)
Savings Account Dormant Account Fee: \$10.00 per month (No activity for more than 12 months)
NSF Returned Items Charge: \$30.00 each returned item
Overdraft Paid Items Charge: \$30.00 each paid item
Daily Negative Balance Fee: \$5 each day after 3rd consecutive day with a negative balance
Account Activity Printout: \$2.00 each
Account Research: \$25.00 per hour (\$25.00 minimum)
Account Balancing Assistance: \$25.00 per hour (\$25.00 minimum)
Automatic Transfer to Prevent Overdraft: \$2.00
Internal Deposit Telephone Transfers: \$3.00 each-No fee if transfer made by telephone or internet banking
Stop Payments (all items): \$25.00 each
Stop Payment via Internet Banking: \$25.00 each
Stop Payment Renewal: \$12.50 each
Copy of Check: \$2.00 each
ATM/Debit Card Replacement: \$15.00 each
ATM/Debit Card Non-Proprietary ATM: \$1.00
Return Deposited Item: \$5.00 per returned item
Accounts Closed Less than 90 days since Opening: \$20.00
Checks not Compatible with Proof: \$0.35 each
Indemnity Bond for Lost CD's: \$10.00 each
Internet Banking: FREE
Internet Bill Pay: FREE
Telephone Banking: FREE

Miscellaneous Fees

Annual Night Drop Bag: 1st Bag \$12.00 Each Additional Bag \$2.00
Cashiers Check: \$5.00 Cashiers Check (Non Customer): \$10.00
Photocopies: \$0.25 each
Fax Fees (first page): \$3.00 (\$1.00 each additional page)
Collection Item Fees: \$15.00 each

Wire Transfer Fees

Incoming Wire Transfer: No Charge
International Wire: \$50.00 each
Outgoing Wire Transfer (Non-Recurring): \$30.00
Outgoing Wire Transfer (Recurring): \$25.00 each - Recurring Wires = initiates 3 or more wires per month

Safe Deposit Box

Safety Deposit Box Drilling: \$120.00
New Keys: \$70.00 (Re-key Lock)

Miscellaneous IRA Fees

Excessive transactions fee: An excessive transaction fee may be imposed.