



## Personal Service Charge Disclosure

Effective February 14, 2024

### Deposit Account Charges

Account Research/Reconciliation (per hour)	\$25.00
ACH Return	\$9.00
Check Printing <sup>1</sup>	Varies
Coin Counting	5% of total
Dormant Account <sup>2</sup>	\$5.00
Early Account Closing Fee <sup>3</sup>	\$25.00
Endorsement Stamp	Varies
Escheatment	\$50.00
Execution	\$100.00
Fax Service (per page)	\$2.00
Garnishment or Levy	\$100.00
Image Statements	\$2.00
Photocopy (per page)	\$0.25
Lost Card (ATM or Debit Card)	\$5.00
My Card Debit Card (New/Replacement)	\$9.95
Statement Copy	\$5.00
Stop Payment (Check or ACH)	\$32.00
Undeliverable Statement <sup>4</sup>	\$5.00

### Overdraft/Non-Sufficient Funds (NSF) Fees<sup>7</sup>

Overdraft Protection – Automatic Transfer Fee	\$5.00
Paid or Returned NSF/Uncollected Funds Fee <sup>5</sup>	\$32.00
Represented Item Paid or Returned NSF/Uncollected Funds Fee <sup>6</sup>	\$32.00

### Foreign Services

Foreign Deposit Item (written in US dollars)	\$2.00
Foreign Deposit Item (written in foreign currency)	
\$0-\$9,999.99	1.00% of total amount + \$2.00
\$10,000-\$99,999.99	0.50% of total amount + \$2.00
\$100,000 +	0.25% of total amount + \$2.00
Foreign Collection Item (+ handling fees)	\$55.00
Foreign Currency Order/Buyback	\$12.50

### Monetary Instruments

Cashier's Check	\$5.00
Counter Check	\$1.00
Money Order	\$3.00

### Safe Deposit Boxes

Drilling Fee	\$200.00
Duplicate/Lost Key Fee	\$25.00
Sizes and Annual Rent (refer to branch for availability)	
* \$20.00 discount on annual rent with auto-payment from a Mercantile Bank Checking or Savings account.	
2x5	\$50.00*
2x10 or 3x5	\$60.00*
3x10, 4x10, 4x5 or 5x5	\$70.00*
5x9 or 5x10	\$100.00*
7x10	\$110.00*
10x10	\$130.00*
10x15 or 11x14	\$170.00*

### Wire Services

Incoming Wire – Domestic	\$10.00
Incoming Wire – Foreign	\$10.00
Outgoing Wire – Domestic	\$30.00
Outgoing Wire – Foreign USD	\$75.00
Outgoing Wire – Foreign FX	\$75.00

### Non-Customer Fees

Check Cashing	
\$50 or less	\$0.00
\$50.01-\$9,999.99	\$5.00
\$10,000.00 +	\$25.00
Notary	\$5.00

<sup>1</sup> Free first order of wallet or duplicate logo checks at account opening (excluding Health Savings Accounts). High Yield Checking customers receive a \$5 discount on future orders or other styles. Senior Community Checking customers are eligible for two boxes of wallet or duplicate logo checks at no charge per calendar year.

<sup>2</sup> A dormant account fee will be assessed monthly when an account has had no deposit or withdrawal activity (other than fees or posted interest) for a period of 24 months. Dormant account fees are not assessed on MercStart and MercStart Fresh Checking Accounts.

<sup>3</sup> An early account closing fee will be charged if account is closed within 90 days of opening. An early account closing fee will not be assessed on MercStart Fresh accounts.

<sup>4</sup> Charge assessed monthly until Bank receives updated address information.

<sup>5</sup> A Paid or Returned NSF Fee may be imposed on each overdraft item on a checking or savings account created by check, in-person withdrawal or items presented electronically when there are not enough funds in the account. A Paid or Returned Uncollected Funds Fee may be imposed when funds are in the account but are not available to pay the item, due to holds on the account that have been placed to delay the availability of a deposit, as a result of fraud or required per regulatory or legal action. If the account balance at the end of a business day is overdrawn \$10.00 or less, no per item overdraft fees are charged. An item that is returned for insufficient funds may present to your account again and is subject to additional NSF/Uncollected Funds fees if funds are not available to pay the item when it is represented for payment. Paid or Returned NSF/Uncollected Funds Fees will not be assessed on MercStart and MercStart Fresh Checking Accounts.

<sup>6</sup> A Represented Paid or Returned NSF/Uncollected Funds Fee may be imposed on each check or electronic item represented for payment on a checking or savings account against deposits that are not available for withdrawal in the account. If the available account balance at the end of a business day is overdrawn \$10.00 or less, no per item NSF/Uncollected Funds Fees are charged. Represented Item Paid or Returned NSF/Uncollected Funds Fees will not be assessed on MercStart and MercStart Fresh Checking Accounts.

<sup>7</sup> A maximum of three (3) NSF/Uncollected Funds will be assessed per business day on each item that is presented for payment against insufficient or uncollected funds in your account. Paid or Returned NSF/Uncollected Funds Fees will not be assessed on MercStart and MercStart Fresh Checking Accounts.