CONSUMER DEPOSIT ACCOUNT FEE SCHEDULE

EFFECTIVE AUGUST 14, 2017

The following service fees apply to holders of personal checking, savings and money market accounts, Certificates of Deposit or IRA, active or inactive.

Account Pricing Guide

Checking monthly maintenance fee
(when minimum account balance, combined balance or activity requirements are not maintained)

- Associated Checking ................................................... $11
- Associated Elite Checking ............................................. $25

Money Market and Savings monthly maintenance fees
(when below minimum balance)

- Associated Savings ...................................................... $5
- Advantage and Premier Money Market .......................... $16

Telephone Banking

No charge for 24-hour Telephone Banking automated service at 800-236-7160

No charge for 24-hour Customer Care Center personal service at 800-236-8866

No charge for Loan By Phone service at 866-LEND ABC (536-3222)

Same day loan payments by phone

- 24-hour automated service........................................ No charge
- With assistance from an agent................................. $5 per payment
- (assessed by adding it to the loan payment)

ATM/Debit Cards*

- No charge for deposits at Associated Bank ATMs
- No charge when used at merchant point of sale

Balance inquiries

- Associated Bank ATMs............................................... No charge
- Non-Associated surcharge-free network ATMs*............... No charge
- Other non-Associated ATMs......................................... $2

ATM withdrawals

- Associated ATMs..................................................... No charge
- Non-Associated surcharge-free network ATMs*.............. No charge

Other non-Associated ATMs
(excludes Associated and non-Associated surcharge-free network ATMs)*

- Private Banking, Premier Banking and Associated Elite Checking........................................ No charge
- Savings and Money Market Accounts................. Two (2) free per statement cycle, $2.50 each after $250
- All other accounts................................................... $2.50 each

*ATM owner’s surcharge fee may also apply.

International ATM/Debit Card fees

- 3% of transaction amount on ATM withdrawals and debit card purchases; plus, a currency conversion fee of 0.2% of the transaction amount on PIN-based ATM or debit card transactions.

Online Banking

- No charge for Online Banking for all Associated Checking Account holders – check balances, view account activity, view eStatements, transfer funds between accounts, view images of paid checks online and more.
- Check image .................................................................................. No charge
- Online Bill Pay ........................................................................... No charge
- Popmoney® (Person to Person) payment ................................. No charge
- External (Account to Account) transfer
  - Outgoing ............................................................................ $0.50 each
  - Incoming ............................................................................. No charge
- Overnight check payments ..................................................... $15.95 per transaction
- Same day Bill Pay ....................................................................... $9.95 per payment

Overdraft/NSF–Related Charges

- Overdraft – item or debit returned or paid ......................... $35 per item
- NSF (Unavailable Funds) – item or debit returned or paid .......... $35 per item

Continuous overdraft

- Applies when an account is overdrawn for more than any five (5) consecutive business days........................................ $7 per day

Overdraft protection transfer

- Credit Card, Premier Line, Equity Line and deposit accounts .......................................................... $10 per transfer
- Private Banking, Premier Banking and Associated Elite Checking ...................................................... No charge per transfer
- Checking Reserve Line ......................................................... $30 per year (excludes Checking Reserve Line)

Limitations on all Money Market and Savings Accounts

Federal Reserve Regulation D limits the total number of transfers made by check and telephone, online banking and overdraft protection, as well as preauthorized transfers (including debit card purchases, automatic transfers and wire transfers) to six (6) per calendar month for savings and money market accounts on a combined statement. The bank will impose an excess activity fee of $12 for each transaction exceeding these limitations. There also is a $1 fee for each in-person withdrawal exceeding six (6) per month.

Continued >>

*Associated Bank ATM access is free for Associated Bank customers only when you withdraw funds up to the amount of your available balance. In addition, there is no surcharge-fee to access MoneyPass ATMs when you withdraw funds up to the amount of your available balance. ATMs outside of the Associated and MoneyPass networks may charge a fee. In addition, Associated Bank may charge a non-Associated ATM fee, balance inquiry fees may apply. For Associated Bank Elite Checking customers only, non-Associated ATM fees will not be charged when using a non-Associated Bank ATM. MoneyPass is a registered trademark of Elan Financial Services.

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### Wire Transfers

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<th>Domestic and International in U.S. currency</th>
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<td>Domestic incoming - customer</td>
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<tr>
<td>Repetitive wire setup</td>
</tr>
<tr>
<td>Repetitive outgoing</td>
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</tbody>
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1. BEN SWIFT Charges: May incur other non-Associated Bank charges; OUR SWIFT Charges: Correspondent bank charges will not be deducted from wire, but may incur other non-Associated Bank charges; FULL SWIFT Charges: Non-Associated Bank charges will not be deducted from wire.

Investigations/research................................................................. $25 per hour
(Plus other bank charges as incurred)

### Wire Transfer Notification

| Email                                      | $3 each  |
| Mail                                      | $10 each |
| Fax or phone                              | $10 each |

### International Banking

**Foreign currency**

Customers ................................................................. See below**
Special order fee ........................................................... $15 each

Delivery to Associated branch

Standard (two day) .......................................................... $8 each
Overnight ................................................................... $10 each
Priority ..................................................................... $15 each

**International check deposit**

Per item ........................................................................ $3 each
Return handling fee ........................................................ $26 each

**Check collections (USD denominated check drawn on bank outside the U.S. and/or over $10,000 U.S. equivalent)**

Check (minimum $300) ....................................................... $40 each
(Plus other bank charges as incurred)

**International drafts** ......................................................... $20 each

**Stop payments** .............................................................. $35 per item or range of items

**Wire transfers**

International incoming in foreign currency........................... See below**
International outgoing in foreign currency............................ See below**
(International wires may incur other non-Associated Bank charges)

**Investigation wire** (plus other bank charges as incurred) $25 each

### Miscellaneous Fees

**Account research and record searches** ................................ $30 per hour, 1 hour min.
**Account reconciliation** .................................................. $25 per hour, 1 hour min.

**Additional or special cut-off statement** .............................. $16

### American Express’ Travelers Cheques

- Single signature ............................................................. 2.0% of value
- Double signature ............................................................ 3.0% of value
- Foreign currency checks ............................................... 1.5% of USD purchase

**Associated Bank Mastercard Gift Card** ............................... $2.50

**Bond collection** ............................................................ $30 per issue

**Cashier’s checks**

- Customers ....................................................................... $8 each
- Non-customer (exchanging check drawn on Associated) ................ $12 each

**Check cashing for non-customers** ........................................ $6 per item

**Check images with statements** ............................................ $4 each

**Check safekeeping** ........................................................... No charge

**Coin counting**

- Customer ........................................................................ No charge
- Non-customer ................................................................. 10% of coin total

**Collection item** ............................................................... $25 each

Plus charges from the paying bank (incoming and outgoing)

**Deposited item returned unpaid** ........................................ $12 per item

**Garnishments and levies** .................................................. $100 per account

**Money orders**

- Customer ........................................................................ No charge
- Non-customer (exchanging check drawn on Associated) ............. $10 each

**Personalized checks** ........................................................ Fees vary

**Safe deposit box**

- Rental fee ................................................................. Varies by size
- Safe deposit drilling fee ................................................ $225 each
- Safe deposit box key ..................................................... $25 each
- Late fee ....................................................................... $20 each

**Stop payment** ............................................................... $35 per item or range of items

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See account disclosures for additional information.

**The Exchange Rate quoted may include a conversion premium.
**Cashing checks for non-customers is at bank’s discretion. See the Deposit Account Agreement for details.

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(8/17) 10746