

# CONSUMER DEPOSIT ACCOUNT FEE SCHEDULE

EFFECTIVE OCTOBER 5, 2016

The following service fees apply to holders of personal checking, savings and money market accounts, Certificates of Deposit, IRA or Health Savings Accounts (HSA), 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

### Health Savings Account monthly administration fee

(when employee paid and below minimum balance) .....\$3

## 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)<sup>†</sup>

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
All other accounts.....	\$2.50 each

<sup>†</sup> 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 and Health Savings 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<sup>®</sup> (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 (excludes Checking Reserve Line)
Checking Reserve Line.....	\$30 per year

## 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 not on combined statement, or statement period 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.

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\*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. For our customers that originated their debit card account in the state of Illinois, there is also no surcharge-fee to access STARs<sup>®</sup> or Allpoint ATMs. ATMs outside of the Associated, MoneyPass and STARs<sup>®</sup>/Allpoint 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. Star and STARs<sup>®</sup> are trademarks of First Data/Star Network. Allpoint is a registered trademark of Cardtronics, Inc.

<sup>†</sup> ATM owner's surcharge fee may also apply.



**Wire Transfers Domestic and International in U.S. currency**

Domestic incoming - customer .....	\$15 each
Domestic outgoing - customer.....	\$25 each
Occasional outgoing domestic wire (branch created).....	\$28 each
International incoming.....	\$15 each
International outgoing - BEN SWIFT <sup>1</sup> charges <sup>1</sup> .....	\$45 each
International outgoing - OUR SWIFT <sup>1</sup> charges <sup>1</sup> .....	\$60 each
International outgoing - FULL SWIFT <sup>1</sup> charges <sup>1</sup> .....	\$85 each
Occasional outgoing international wire (branch created) - BEN SWIFT <sup>1</sup> charges <sup>1</sup> .....	\$50 each
Occasional outgoing international wire (branch created) - OUR SWIFT <sup>1</sup> charges <sup>1</sup> .....	\$65 each
Occasional outgoing international wire (branch created) - FULL SWIFT <sup>1</sup> charges <sup>1</sup> .....	\$90 each
Repetitive wire setup .....	\$5
Repetitive outgoing.....	\$20 each

<sup>1</sup>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
Mail .....	\$10
Fax or phone.....	\$10

**International Banking**

**Foreign currency**

Customers .....	See below**
Special order fee .....	\$15
Delivery to Associated branch	
Standard (two day) .....	\$8
Overnight .....	\$10
Priority .....	\$15

**International check deposit**

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

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

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

**International drafts** ..... \$20

**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

**Miscellaneous Fees**

<b>Account research and record searches</b> .....	\$30 per hour, 1 hour min.
<b>Account reconciliation</b> .....	\$25 per hour, 1 hour min.
<b>Additional or special cut-off statement</b> .....	\$16

**American Express<sup>®</sup> 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<sup>®</sup> Gift Card** ..... \$2.50

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

**Cashier's checks**

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

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

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

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

**Coin counting**

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

**Collection item** ..... \$25

Plus charges from the paying bank (incoming and outgoing)

**Deposited item returned unpaid**.....\$12/item

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

**Money orders**

Customer.....	\$5 each
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
Safe deposit box key .....	\$25
Late fee .....	\$20 per month

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

**Inactive Accounts**

**Health Savings Accounts** with minimum balance below \$10 for thirteen (13) consecutive months will be closed.



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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