

CONSUMER DEPOSIT ACCOUNT FEE SCHEDULE

Effective December 19, 2018

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 and Associated Zero Interest Savings.....	\$5
Associated Relationship Savings.....	\$20
Associated Select 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, Associated Elite Checking and Associated Relationship Savings.....	No charge
Savings and Money Market Accounts.....	Two (2) free per statement cycle, \$2.50 each after
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 No charge

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 and MoneyPass ATM access is free for Associated Bank customers only 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, and balance inquiry fees may 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 ¹ charges ¹	\$45 each
International outgoing - OUR SWIFT ¹ charges ¹	\$60 each
International outgoing - FULL SWIFT ¹ charges ¹	\$85 each
Occasional outgoing international wire (branch created) - BEN SWIFT ¹ charges ¹	\$50 each
Occasional outgoing international wire (branch created) - OUR SWIFT ¹ charges ¹	\$65 each
Occasional outgoing international wire (branch created) - FULL SWIFT ¹ charges ¹	\$90 each
Repetitive wire setup	\$5
Repetitive outgoing.....	\$20 each

¹BEN 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

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

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
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



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.

