

CONSUMER DEPOSIT ACCOUNT FEE SCHEDULE



EFFECTIVE JUNE 1, 2024

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The following service fees may (unless otherwise noted on the applicable account Product Disclosure) apply to holders of checking, savings, money market accounts, certificate of deposit or IRAs, active or inactive.

Telephone Banking

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

No charge for Midwest-based Customer Care Center personal service at 800-236-8866, Monday–Saturday.

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 No charge
(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
MoneyPass® surcharge-free network ATMs No charge
Other out-of-network ATMs No charge

ATM withdrawals

Associated Bank ATMs No charge
MoneyPass surcharge-free network ATMs No charge

Other out-of-network ATMs

(excludes Associated and MoneyPass surcharge-free network ATMs)¹

Private Banking and Associated Relationship Savings No charge
Savings and money market accounts Two (2) free per statement cycle,
\$3.50 each after
All other accounts \$3.50 each

International ATM/Debit Card Fees

3% of transaction amount on ATM withdrawals and debit card purchases.

Digital Banking²

No charge for digital banking; check balances, view account activity, view paperless statements, transfer funds between accounts, view images of paid checks online and more.

Check image No charge

Online bill pay No charge

Zelle® (person-to-person payment)³ 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 transaction

Overdraft Related Charges and NSF

Overdraft—check or debit paid \$32 per item

NSF (unavailable funds)—check or debit returned No charge

Overdraft protection transfer options

Credit Card, Premier Line and Deposit accounts No charge

Checking Reserve Line No annual fee

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® charges⁴ \$45 each

International outgoing—OUR SWIFT® charges⁵ \$60 each

International outgoing—FULL SWIFT® charges⁶ \$85 each

Occasional outgoing international wire (branch created)—

BEN SWIFT® charges⁴ \$50 each

Occasional outgoing international wire (branch created)—

OUR SWIFT® charges⁵ \$65 each

Occasional outgoing international wire (branch created)—

FULL SWIFT® charges⁶ \$90 each

Repetitive wire setup \$5

Repetitive outgoing \$20 each

Investigations/research No charge

Wire transfer notification

Email \$3

Mail \$10

Phone \$10

Continued >>

1. Associated Bank and MoneyPass® ATM use is free for Associated Bank customers. ATM owners outside of the Associated and MoneyPass networks may charge a fee. Associated Bank may charge a fee for using an out-of-network ATM. International fees may apply. Review your account disclosure and fee schedule for more details. MoneyPass is a registered trademark of Fiserv Solutions, LLC or its affiliates.

2. Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service.

3. U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

4. BEN SWIFT Charges: The receiver of the wire transfer will have any correspondent bank or other downstream bank charges deducted from the proceeds of the wire transfer.

5. OUR SWIFT Charges: The receiver of the wire transfer will not have any correspondent bank charges deducted from the proceeds of the wire, but other downstream bank fees may be deducted.

6. FULLPAY SWIFT Charges: The initiator of the wire transfer pays for all correspondent bank and other potential downstream bank charges. No fees will be deducted from the proceeds of the wire at the receiver's bank.

International Banking

Foreign currency

Customers	See below ¹
Special order fee	\$15
Delivery to Associated Bank 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

Stop payments

Wire transfers

International incoming in foreign currency	See page 1
International outgoing in foreign currency	See page 1
(International wires may incur other non-Associated Bank charges)	

Investigation wire

Miscellaneous Fees

Account reconciliation

Account research and record searches

Additional or special cut-off statement

Bond collection

Cashier's checks

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

Check cashing for non-customers²

Check images with statements

Check safekeeping

Coin counting

Customer	No charge
Non-customer	10% of coin total

Collection item

Plus charges from the paying bank (incoming and outgoing)

Legal Processing fee (garnishments, levies, liens and citations)

\$100 per Legal Processing request unless directed otherwise by requesting authority

Money orders

Customer	\$5 each
Non-customer (exchanging check drawn on Associated Bank)	\$10 each

Personalized checks

Safe deposit box

Rental fee	Varies by size
Safe deposit drilling fee	\$225
Safe deposit box key	\$25
Late fee	\$20 assessed once, 30 days past due

Stop payment

See account disclosures for additional information.

1. The Exchange Rate quoted may include a conversion premium.

2. Cashing checks for non-customers is at bank's discretion. See the Deposit Account Agreement for details.

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