

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Citizens Bank of Chatsworth
502 E Locust
Chatsworth, IL 60921
(815)635-3134

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Balancing Assistance(minimum 1 hour)	\$25.00
Account Closed Within 90 Days Of Opening	\$25.00
Account Research (minimum 1 hour)	\$25.00
Check Printing	Various
Fee depends on style of the checks ordered	
Debit Card Hot Card	\$10.00
Debit Card Replace	\$5.00
Dormant Account	10.00
An account is dormant if for one year you have made no deposits or withdrawals on the account and the balance falls below \$100.00	
Indemnity Agreement	\$5.00
Monetary Instruments	\$5.00
\$1.00 per \$100.00 up to \$500.00 then \$5.00 thereafter	
NSF Return Item Fee	\$30.00
Overdraft Each Paid	\$30.00
Applies to overdrafts created by check, in-person withdrawal, bank fees or other electronic means	
Returned Deposited Item(Business accounts only)each occurrence	\$4.50
Stop Payments 1 Item or Entire Checkbook	\$30.00
Wire Transfers - Domestic	\$25.00
Processing of Levies and Garnishments	\$100.00
Foreign Check Processing (each check)	\$25.00
Statement Reprint Fee	\$3.00
Monthly Paper Statement Fee (as applicable)	\$3.00

Payment order of items

The law permits the Bank to pay items drawn on your account in any order(for purposes of this section "items" means check orders and electronic transactions). The following information regarding how the Bank processes items is provided to help you manage your account. Items presented for payment during any one banking day will be paid in the following sequence:

- Electronic transactions, including ATM, POS, and ACH
- Item(s) presented that have been paid in cash by the Bank
- Item(s) presented that are payable to the Bank
- Items presented to the Bank, and accepted by the Bank, for collection from a third party
- The remaining items will be paid in check number order

LIMITS AND FEES DISCLOSURE

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Page 1