

# Common Features

## (Limits and Fees)

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The Killbuck Savings Bank Company  
165 North Main Street  
Killbuck, OH 44637  
(330) 276-4881

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

Cash Withdrawal at ATM (non-customer)	\$3.00
ATM Card Replacement	\$5.00
Dollar Limit: ATM Withdrawal	\$400.00 per day
Dollar Limit: Debit Card Purchase	\$1,000.00 per day
Dollar Limit: Health Savings Account Debit Card Purchase	1,000.00 per day
MasterCard Cross Border Fee (use of debit/ATM card in foreign country)	1.1% of each transaction
Check Printing	Fee depends on style of check ordered
Cashier's Check	\$7.00
Money Order	\$5.00
International Drafts	\$10.00 plus our cost
Counter Check Fee (per sheet)	\$5.00
Wire Fee (outgoing domestic)	\$25.00
Wire Fee (outgoing international)	\$50.00
Wire Fee (incoming domestic and international)	\$15.00
Account Balancing	\$15.00 per hour
Research Time	\$25.00 per hour
Copy of Statement on Statement Paper	\$5.00
Copy of Paid Check	\$2.00
Garnishment Fee	\$75.00

Levy Fee	\$75.00
Dormant Account- Checking	\$5.00
An account is dormant if for six months: There have been no deposits or withdrawals to the account. There has been no communication about the account. There has been no communication about the any account. Account statements returned for an incorrect address.	
Dormant Account- Savings	\$5.00
An account is dormant if for two years: There have been no deposits or withdrawals to the account. There has been no communication about the account. There has been no communication about any account. Account statements returned for an incorrect address.	
Dormant Account- HSA	\$5.00
An account is dormant if for one year: There have been no deposits or withdrawals to the account. There has been no communication about the account. There has been no communication about the any account. Account statements returned for an incorrect address.	
Copy Machine (per copy)	\$.35
Faxes	\$3.00 (first page)
Additional pages: \$1.00 each	
Loose Coin Cashing (non-customer)	5.0%
Foreign Currency Order greater than \$300.00	\$13.00
Foreign Currency Order \$300.00 or less	\$23.00
Canadian Check Fee	\$5.00
Overdraft Fee (use of Overdraft Privilege)	\$33.00
Maximum Daily Overdraft Fee (Consumer)	\$165.00
Overdraft Protection Fee (use of Overdraft Protection/linked savings account)	\$5.00
Auto Stop Charge	\$10.00
Deposit Item Returned Fee	\$10.00
Returned Item Fee	\$33.00
Maintenance Charge	per month
Prestige Interest Checking \$8.00 (if balance falls below \$1,500.00) (see Truth-in-Savings Disclosure) Business Interest Checking \$8.00 (if balance falls below \$1,500.00) (see Truth-in-Savings Disclosure) Personal Passbook Savings \$5.00 (if balance falls below \$100.00) (see Truth-in-Savings Disclosure) Business Passbook Savings \$5.00 (if balance falls below \$100.00) (see Truth-in-Savings Disclosure) Personal Money Market Account \$10.00 (if balance falls below \$5,000.00) (see Truth-in-Savings Disclosure) Business Money Market Account \$10.00 (if balance falls below \$5,000.00) (see Truth-in-Savings Disclosure) Business NOW Checking Account \$8.00 plus \$0.10 per debit transaction (if balance falls below \$1,000.00) (see Truth-in-Savings Disclosure) Business Super NOW Checking Account \$8.00 (if balance falls below \$2,000.00) (see Truth-in-Savings Disclosure) Estate Checking Account \$5.00 (see Truth-in-Savings Disclosure) Estate NOW Checking Account	

\$8.00 plus \$0.10 per debit transaction (if balance falls below \$1,000.00) (see Truth-in-Savings Disclosure) Estate Super NOW Checking Account \$8.00 (if balance falls below \$2,000.00) (see Truth-in-Savings Disclosure) Killbuck Direct Checking Account \$5.00 plus \$0.10 per debit transaction (if balance falls below \$500.00, see terms) (see Truth-in-Savings Disclosure) Personal NOW Checking Account \$8.00 plus \$0.10 per debit transaction (if balance falls below \$1,000.00) (see Truth-in-Savings Disclosure) Regular Personal Checking Account \$5.00 plus \$0.10 per debit transaction (if balance falls below \$500.00) (see Truth-in-Savings Disclosure) Regular Super NOW Checking Account \$8.00 (if balance falls below \$2,000.00) (see Truth-in-Savings Disclosure) Student Checking Account \$5.00 plus \$0.10 per debit transaction (if balance falls below \$500.00, see terms) (see Truth-in-Savings Disclosure) Health Savings Account \$3.00

Safe Deposit Box Sizes

2x5 \$15.00 annually plus sales tax	3x5 \$20.00 annually plus sales tax	5x5 \$25.00 annually plus sales tax	availability may vary
3x10 \$30.00 annually plus sales tax	5x10 \$35.00 annually plus sales tax	10x10 \$50.00 annually plus sales tax	

Safe Deposit Box Late Fee	\$5.00
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Safe Deposit Box Drilling Fee	\$20.00 in addition to cost of drilling box, not to be greater than \$500.00
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Safe Deposit Replace Key Fee	\$35.00
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Dollar Limit: Online Bill Pay	\$2,500.00 per day
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Dollar Limit: Mobile Deposit Total	\$5,000.00 per day
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Dollar Limit: Mobile Deposit Item	\$3,000.00 per item
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