

**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**

from

**Baldwin State Bank  
721 High St  
PO Box 46  
Baldwin City, KS 66006  
(785)594-6421**

**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:

Replace ATM card	\$5.00
Cash withdrawal at ATM	
Dollar limit	\$500.00/day
Replace debit card or PIN	\$5.00
Debit card purchase	
Dollar limit - Point of Sale	\$2000.00/day
Dollar limit - ATM	\$500.00/day
Automatic transfer between accounts	\$1.00
Check printing	
Fee depends on style and quantity of checks ordered	
Temporary check	\$0.10
Cashier's check	\$3.00
Money order	\$1.00
Traveler's checks	\$1.00/\$100.00
Traveler's checks for two	\$1.50/\$100.00
American Express Gift Cheques	\$2.50/pack
Check Collection	\$10.00/check
Check Cashing (Non-Customer)	
Baker University Student	\$1.00
Non Student	\$2.00
Overdraft (each overdraft item paid)	\$20.00
An overdraft fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.	
Nonsufficient funds (each item returned)	\$20.00

A nonsufficient funds fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.

Overdraft transfer fee between accounts	\$1.00
Deposited checks returned unpaid	\$2.00
Account activity printout	\$1.00
Account research	\$10.00/hour
one hour minimum	
Account balancing assistance	\$10.00/hour
one hour minimum	
Bill Payment	\$3.00 per month
Stop payment - all items	\$20.00
Wire transfer (outgoing)	\$20.00
Wire transfer (foreign outgoing)	\$40.00
Garnishments	\$10.00
Levies	\$10.00
Dormant account	\$5.00/month

An account is dormant if for twelve months there have been no deposits or withdrawals to the account and account statements returned for an incorrect address

Escrow set up fee	\$100.00
Escrow monthly fee	\$10.00
Photocopies	\$.10 each
FAX	\$1.00/page
Zipper bags	\$3.00 each
Lock night drop bags	\$5.00 each
Lost safe deposit box key	\$15.00
Drill safe deposit box	\$100.00
Safe deposit box rent	
Annual rent:	
3 x 5 --	\$12.00
4 x 5 --	\$15.00
5 x 5 --	\$18.00
3 x 10 --	\$24.00
5 x 10 --	\$36.00
10 x 10 --	\$72.00

**LIMITS AND FEES DISCLOSURE**

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