

Administrative Charges

Account History printed at the local office- \$1.00/page, \$3.00 minimum

Calendar Cut-off Statement \$25.00/statement

Coin/Currency Deposited or Supplied

No charge for the first \$5,000 per month

\$0.0008 per \$1 after \$5,000

Deposit Preparation \$20.00/deposit

Mid-Cycle Account Statement \$3.00/statement

NSF (Non-Sufficient Funds) Fee- Item returned for lack of available funds or post-dated check (check dated later than the date we receive it) -\$37.00/item

Overdraft Fee \$37.00/item paid

Photocopy Fees

Document presented by the customer- \$0.25/item

Check/Debit/Deposit/Credit/Deposited Item- \$1.00/item

Item to or from a savings account- no charge

Research Fees (photocopy fees additional)- \$30.00/hour, \$20.00 minimum if item is within the past 12 months. Call for estimate on older items.

Returned Item Handling Fees (item returned by drawee bank)

Domestic- \$10.00/item (U.S. drawee bank)

Foreign- \$30.00/item (non-U.S. drawee bank even if amount is in U.S. funds)

Item re-deposited after return- \$9.00/item

Telephone notification of return- \$1.50/item

Facsimile notification of return- \$1.25/item

Stop Payment Request \$34.00

Use of non-approved bank checks and forms \$5.00/item processed

Wire Transfer Domestic (Customers only)

Incoming \$15.00

Outgoing \$25.00

Wire Transfer International (Customers only)

Incoming- \$15.00 + correspondent bank fees

Outgoing- \$45.00 + correspondent bank fees

Research fees- \$30.00/hour, \$20.00 minimum, photocopy fees additional

Additional Services for Businesses and Public Entities

Merchant Services

Business Credit Cards

401(k) and Retirement Services

Escrow Retainage Accounts

Treasury Management Services

We offer a number of Treasury Management Services that in many cases can be customized to meet different needs. Fees for these services are based upon volume and activity.

- ACH Positive Pay
- Account Reconciliation Processing
- Automated Clearing House (ACH) Transactions
 - » Origination of transactions
- Automated Overnight Investment (sweep accounts)
- Business Online (internet banking)
- Business Online BillPay
- Check Images on Compact Disk
- Controlled Disbursement
- Deposit Reconciliation
- Lockbox
- Positive Pay
- Remote Deposit Service

For more information regarding these customized services, please contact one of the Treasury Management Specialists below:

Doug Samuels

(260) 399-2492

Serving Fort Wayne, Indianapolis
and surrounding areas

Anna Corkill

(574) 855-5084

Serving Elkhart County, St. Joseph
County and surrounding areas

Tabitha Williamson

(574) 371-9264

Serving Kosciusko County
and surrounding areas

Business Accounts & Services



One Call Center

(574) 267-9123 | Toll Free (888) 522-2265

7:30am to 6:00pm Monday-Friday

8:00am to 1:00pm Saturday

Internet Banking

www.lakecitybank.com

24 hours a day, 7 days a week



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www.lakecitybank.com

An Equal Housing/Equal Opportunity Lender.

All credit services are subject to approval.

NMLS Institution ID # 431669

