

ATM Card/ Debit Card Fees & Limitations

JACKSON COUNTY BANK

Shaded Areas Indicate Changes

We will give you a card only if you request one and upon Bank approval. When you apply we will ask you to specify which of your accounts you want to access with your card.

FEES AND LIMITATIONS APPLICABLE TO CONSUMER CHECKING PLANS

- You may withdraw up to \$400.00 from ATM terminals each day.
- Transactions at a MasterCard terminal are limited only to the available balance in the account up to \$10,000.
- Debit Card Replacement Fee/Per Card - \$15.00
- ATM Card Replacement Fee/Per Card - \$15.00
- Reissue PIN - \$ 5.00/Expedited PIN - \$20.00
- Special Order Fee - \$50.00 minimum
- Fees apply even when you maintain the minimum balance required for your account.
- No annual fee; no fee for ATM deposits at Jackson County Bank's terminals; no fee for Point of Sale or MasterCard transactions.

Pertains to Completely Free, NOW, Friendship and Prime Checking Plans

- Fee of \$.50 per withdrawal or transfer when using Jackson County Bank's ATM terminals; fee of \$1.00 per withdrawal or transfer when using any other terminal.
- ATM balance inquiries/ATM rejected transactions are \$.35 per inquiry or rejected transaction.

Pertains to Premier Club Checking Plans

- No fee for withdrawals or transfers when using Jackson County Bank's ATM terminals; no fee for the first four ATM withdrawals or transfers per statement cycle when using any other terminal.
- Fee of \$1.00 per withdrawal or transfer in excess of four per statement cycle when using any other terminal.
- ATM balance inquiries/ATM rejected transactions. No fee when using Jackson County Bank's ATM

terminals; fee of \$.35 per inquiry or rejected transaction when using any other terminal.

Pertains to Prime Gold Checking Plans

- Unlimited withdrawals or transfers when using Jackson County Bank's ATM terminals.
- Fee of \$1.00 per withdrawal or transfer when using any other terminal.
- ATM balance inquiries/ATM rejected transactions are \$.35 per inquiry or rejected transaction.

Pertains to Fresh Start Checking.

- No fee for first six withdrawals or transfers when using Jackson County Bank's ATM terminals per statement cycle; no fee for the first two ATM withdrawals or transfers per statement cycle when using any other terminal.
- Fee of \$.50 per withdrawal or transfer in excess of six when using Jackson County Bank's ATM terminals; fee of \$1.00 per withdrawal or transfer in excess of two when using any other terminal.
- ATM balance inquiries/ATM rejected transactions are \$.35 per inquiry or rejected transaction.

FEES AND LIMITATIONS APPLICABLE TO CONSUMER SAVINGS PLANS

- You may withdraw up to \$400.00 from ATM terminals each day.
- ATM balance inquiries/ATM rejected transactions are \$.35 per inquiry or rejected transaction.
- ATM Card Replacement Fee/Per Card - \$15.00
- Reissue PIN - \$5.00/Expedited PIN - \$20.00
- Special Order Fee - \$50.00 minimum
- Fees apply even when you maintain the minimum balance required for your account.
- No annual fee; no fee for ATM deposits at Jackson County Bank's ATM terminals.

Pertains to Statement Savings Plan

- Fee of \$.50 per withdrawal or transfer when using Jackson County Bank's ATM terminals; fee of \$1.00 per withdrawal or transfer when using any other terminal.



Member FDIC

JACKSON COUNTY BANK
8 MAIN ST, P.O. BOX 490
BLACK RIVER FALLS, WI 54615

MAIN OFFICE - 8 Main St., Black River Falls		
DAYS	LOBBY	DRIVE-UP
MON-FRI	9:00 am - 5:00 pm	7:30 am - 5:30 pm
SATURDAY	8:30 am - Noon	7:30 am - Noon
MOTOR BANK - Hwy 54 East, Black River Falls		
DAYS	LOBBY	DRIVE-UP
MON-FRI	9:00 am - 5:00 pm	7:30 am - 7:00 pm
SATURDAY	9:00 am - 1:00 pm	7:30 am - 1:00 pm
BRANCHES - Alma Center/Hixton/ Merrillan/Taylor		
MON-THU	9:00 am - 12:30 pm 1:00 pm - 2:30 pm (Closed 12:30 - 1:00 pm)	
FRI	9:00 am - 12:30 pm 1:00 pm - 2:30 pm 3:00 pm - 6:00 pm (Closed 12:30 - 1:00 pm & 2:30 - 3:00 pm)	

TELEPHONE

Black River Falls	(715) 284-5341
Motor Bank	(715) 284-3560
Alma Center	(715) 964-2311
Hixton	(715) 963-2411
Merrillan	(715) 333-5201
Taylor	(715) 662-2511

ATM LOCATIONS

Main Office Located at
8 Main Street, Black River Falls, WI
Motor Bank Located at
Hwy. 54 East, Black River Falls, WI

jacksoncountybank.com
Internet Banking and ATM
24 Hours/Day

FOREIGN TRANSACTION FEE APPLICABLE TO ALL CHECKING AND SAVINGS PLANS:

When you use an ATM or POS terminal that is outside of the United States for a withdrawal or purchase, you may be assessed up to 80 basis points (.008) on the total amount of the transaction. When the transaction is not in U.S. dollars, you may be assessed an additional 20 basis points (.002) on the total amount of the transaction.

SERVICES

Consumer Checking | Savings | Business Accounts

ACCOUNT REOPENING	\$20.00 per reopening
AMORTIZATION SCHEDULE	\$10.00
BOUNCE PAID ITEM CHARGE	\$21.00 per item
CERTIFIED CHECK	\$15.00 per check
CHECK CASHING	1% on amount over available funds plus \$5.00 phone verification
CHECK COLLECTION (Domestic) Incoming/Outgoing	\$20.00 per item plus charges from Bank
COIN PURCHASE	\$0.05 per roll plus value of coin
CURRENCY PURCHASE	\$0.15 per \$100 plus value of currency
COPY OF ACCOUNT IMAGES Where Bank retains account images Where account images are returned to customer	\$3.00 per copy \$4.00 per copy
COPY OF STATEMENT/1099-SA/5498-SA/FMV/etc.	\$5.00 per copy
COUNTER CHECK FEE	\$0.50/check
CREDIT OR BALANCE VERIFICATION	\$25.00 per hour (\$10.00 minimum)
DEPOSITED ITEMS RETURNED (Items deposited in your account and returned to us)	\$10.00 per item
DEPOSITED ITEMS RETURNED (Business accounts that use a centralized return agency)	\$10.00 per item
EARLY RELEASE OF FUNDS FROM DEPOSITED ITEM	\$15.00 PER HOLD
FAX (incoming and outgoing)	U.S. \$5.00 minimum Foreign \$10.00 minimum
FOREIGN ITEMS Foreign Drafts Currency - purchase Currency - selling	\$20.00 plus correspondent bank fee \$10.00 plus shipping cost \$15.00 plus shipping cost
LEGAL PROCESSING (Garnishments, levies, etc.)	\$35.00 per occurrence
MONEY ORDERS (Personal)	\$2.00 each
NIGHT DEPOSITORY zipper bag lock bag	1st bag FREE, each additional \$3.00 1st bag FREE, each additional \$25.00
NON-SUFFICIENT FUNDS (NSF) Returned/Paid Item	\$21.00 per item
OFFICIAL CHECKS (large money orders/cashier checks)	\$5.00
OVERDRAFT (Returned/Paid Item)	\$21.00 per item
ACCRUAL CHARGE (In addition to the NSF Charge for paid or returned items - business accounts only)	\$2.00 for each \$1,000.00 over the first \$1,000.00. Beginning third day, \$2.00 per \$1,000.00 for each additional day overdrawn.

OVERDRAFT PROTECTION from savings plan	\$10.00 per occurrence																								
PERSONAL SERVICE FEE	\$10.00 per transaction																								
PHOTOCOPIES (Personal use only)	\$0.25 per copy																								
POST DATED CHECK FEE	\$20.00 per item																								
RESEARCH TIME (1 hour minimum) account investigation, account research, reconciliation	\$40.00 per hour (1 hour minimum) PLUS \$3.00 per copy if Bank retains account images \$4.00 per copy if images are returned to customer																								
RETURNED MAIL/UNDELIVERABLE CHECK ORDER	\$8.00																								
SAFE DEPOSIT BOX ANNUAL CHARGE <i>Smaller boxes located in Taylor:</i>	<table border="1"> <tr> <td>2" X 4.5" X 13.5"</td> <td>\$15.00</td> <td>2" x 5"</td> <td>\$20.00</td> </tr> <tr> <td>4" X 4.5" X 13.5"</td> <td>\$18.00</td> <td>3" x 5"</td> <td>\$22.00</td> </tr> <tr> <td>4" X 7.5" X 13.5"</td> <td>\$22.00</td> <td>5" x 5"</td> <td>\$24.00</td> </tr> <tr> <td></td> <td></td> <td>3" x 10"</td> <td>\$29.00</td> </tr> <tr> <td></td> <td></td> <td>5" x 10"</td> <td>\$36.00</td> </tr> <tr> <td></td> <td></td> <td>10" x 10"</td> <td>\$56.00</td> </tr> </table> <p>All Safe Deposit Boxes are approximately 22" long.</p>	2" X 4.5" X 13.5"	\$15.00	2" x 5"	\$20.00	4" X 4.5" X 13.5"	\$18.00	3" x 5"	\$22.00	4" X 7.5" X 13.5"	\$22.00	5" x 5"	\$24.00			3" x 10"	\$29.00			5" x 10"	\$36.00			10" x 10"	\$56.00
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SAVINGS BOND RE-REGISTRATION	\$5 plus \$0.50 per bond																								
SIGNATURE GUARANTEE (upon approval)	\$10.00																								
SPECIAL STATEMENT	\$12.00																								
STATEMENTS HELD FOR PICKUP	\$20.00/month per statement																								
STOP PAYMENT/ACH AUTHORIZATION REVOCATION/MONEY ORDER (six-month maximum hold)	\$20.00 - Lost or stolen series of checks \$15.00 - Up to \$100.00 per item \$20.00 - \$100.01 to \$1,000.00 per item \$30.00 - \$1,000.01 and over per item \$15.00 - Internet submitted																								
TELEPHONE TRANSFERS	\$1.00 (Employee-assisted only) \$2.00 If mailed receipt requested																								
TREASURY NOTES	\$100.00 Purchase fee																								
VISA NON-RELOADABLE GIFT CARD (\$25.00 - \$500.00 VALUE)	\$4.00 per card plus card value																								
VISA RELOADABLE TRAVEL MONEY CARD Card Purchase Reloads	(\$250.00 MINIMUM) \$12.95 / additional card \$4.00 \$6.95																								
WIRE TRANSFER Foreign Wires	Incoming - \$10.00 Outgoing - \$15.00 Incoming/Outgoing - \$60.00																								



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Shaded Areas Indicate Changes

Supplement 01/01/10