

Schedule of Fees and Charges

MONEY MARKET SAVINGS ACCOUNT FEES

| Fee Type | Amount |
|------------------------------|--|
| Reopen | \$20.00 if the account is reopened within 6 months of closing account |
| Excessive Withdrawal | \$5.00/Withdrawal if more than 3 withdrawals in a calendar month |
| NSF Item Returned/Honored | \$29.00/Item (each submission/resubmission) |
| Account Inactivity | \$5.00/Month if no transactions in 2 years, less than \$500.00 balance, age 23 years or older, no other services |

CHECKING ACCOUNT FEES

| Fee Type | Amount |
|------------------------------|---|
| Check Printing | Prices may vary depending upon style |
| NSF Item Returned/Honored | \$29.00/Item (each submission/resubmission) |
| Overdraft Item | \$29.00/Item (each submission/resubmission) |
| Overdraft/Transfer | \$3.00/Item |
| Stop Payment | \$15.00/Request |
| Check Copy | \$5.00/Copy |
| Account Inactivity | \$5.00/Month (No transactions in 2 years, less than \$500.00 balance) |

SECURED CHECKING ACCOUNT FEES

| Fee Type | Amount |
|---------------------|---|
| Monthly Service Fee | \$5.00 \$10.00 if balance falls below \$100.00 |
| | |

OTHER SERVICE FEES

| Fee Type | Amount |
|--------------------------------------|---|
| Account Reconciliation | \$20.00/Hour |
| Deposit Item Return | \$10.00/Item |
| E-Statement | Free |
| Garnishment/Levy | \$50.00/Each |
| Official Check | \$3.00 |
| Paper Statement | \$2.00 per statement |
| Subordination Agreement | \$150.00 |
| VISA Gift Card | \$4.00 each |
| Wire Transfer Outgoing Domestic | \$25.00/Transfer |
| Wire Transfer Outgoing International | \$50.00/Transfer |
| Loan Document Fee | \$149.00 (loan amounts up to \$4,000.00), \$199.00 (loans \$4,000.01 and above) |
| Vehicle Title Fee | \$33.00 |
| Escheatment Fee | \$50.00 |
| Satisfaction of Mortgage Fee | Indiana - \$50.00 |
| | Illinois (except Cook County) - \$100.00 |
| | Cook County, Illinois - \$150.00 |

ELECTRONIC FUNDS TRANSFER (EFT) FEES

| Fee Type | Amount |
|--|--|
| Nonproprietary ATM Withdrawal/Transfer | \$1.25/Transaction |
| NSF Item Returned/Honored | \$29.00/Item (each submission/resubmission) |
| Overdraft Item | \$29.00/Item |
| Replacement ATM Card | \$5.00/Card |
| EFT/ACH Stop Payment | \$15.00 |
| Internet Bill Pay Base | \$4.25/Month (waived if 1 payment per month is made) |

SAFE DEPOSIT BOX

(Crown Point & East Chicago Only, Annual Fee)

| Box Size | Amount |
|--------------------------|----------|
| 3 x 5 (Crown Point Only) | \$20.00 |
| 3 x 10 | \$30.00 |
| 5 x 10 | \$40.00 |
| 10 x 10 | \$65.00 |
| Box Drilling | \$192.00 |
| Key Replacement | \$10.00 |

