

ACCOUNT RELATED FEES (PERSONAL & BUSINESS) CONT.

Night Depository

| | |
|---------------------------------|-----------------|
| Bag..... | \$20.00 per bag |
| Depository key..... | \$5.00 per key |
| Disposable Night Drop bags..... | \$.25 per bag |

Automated Teller Machine (ATM) and Debit Card Fees

| | |
|--|-----------|
| Issue fee..... | No Charge |
| Expedited card..... | \$100.00 |
| Withdrawals at ATMs other than MCB's..... | \$2.00 |
| Balance inquiries at any ATM..... | No Charge |
| Point of Sale Terminals (MCB ATM/Debit card used)..... | No Charge |
| Replacement of damaged or lost cards..... | \$10.00 |
| MCB ATM/Debit Card PIN mailer request..... | \$1.50 |

(Note: Owners of foreign (non-MCB) ATMs may assess their own fee. The ATM owner must disclose the fee at or on the ATM.)

Bill Pay

| | |
|---------------|------------------|
| Consumer..... | \$2.95 per month |
|---------------|------------------|

(Fee waiving criteria: pay four or more bills per month using our Online Banking Bill Pay service.)

| | |
|---------------|------------------|
| Business..... | \$9.95 per month |
|---------------|------------------|

(Fee waiving criteria: pay eight or more bills per month using our Online Banking Bill Pay service.)

PopMoney®

| | |
|--|-----------|
| Send Money: Next Day | |
| Amounts between \$1.00 - \$249.99..... | \$2.95 |
| Amounts between \$249.99 - \$999.99..... | \$3.25 |
| Amounts of \$1,000.00 and above..... | \$3.50 |
| Send Money: 3-Day..... | No Charge |
| Request Money | |
| Amounts between \$1.00 - \$249.99..... | \$0.95 |
| Amounts between \$249.99 - \$999.99..... | \$1.25 |
| Amounts of \$1,000.00 and above..... | \$1.50 |
| Investigation..... | \$35.00 |
| E-Greeting Message..... | \$0.25 |

(Option available only when sending money via email)

| | |
|-------------------|---------|
| Stop Payment..... | \$35.00 |
|-------------------|---------|

CLYMER

750 Franklin Street
Clymer, PA 15728
724.254.4315

MARION CENTER

501 Main Street
Marion Center, PA 15759
724.397.5582

BIG RUN

326 East Main Street
Big Run, PA 15715
814.427.2051

DAYTON

106 West Main Street
Dayton, PA 16222
814.257.8213

PUNXSUTAWNEY

514 West Mahoning Street
Punxsutawney, PA 15767
814.938.0271

INDIANA

1271 Indian Springs Road
Indiana, PA 15701
724.464.2241

HASTINGS

279 Beaver Street
Hastings, PA 16646
814.247.5013

Corporate Office

724.464.2265

Toll Free Corporate Office

800.556.6262

Dial-A-Bank (Telephone Banking)

800.827.9544

www.marioncenterbank.com



Marion Center Bank—Member FDIC

FS-3/2018

Marion Center Bank
Your Hometown Bank Since 1905.

Schedule of Account Fees



Come Grow With Us.

**A Hometown Bank You Can
Count On Both
Today And In The Future.**

Still unsure which account is right for you?

Contact any of our branch locations, and a knowledgeable branch representative will help you select the right account based on your financial needs.

PERSONAL ACCOUNTS

MCB Essential Checking

Minimum to open.....\$50.00
No monthly maintenance, no minimum monthly balance required, unlimited electronic transactions. Account receives free paper statements.

MCB Connect Checking

Minimum to open.....\$50.00
No monthly maintenance, no minimum monthly balance required, unlimited electronic transactions. Account receives free eStatements. A \$2.00 paper statements fee applies if paper statements are requested on this account.
Monthly Benefits Plus® Membership fee.....\$3.95

MCB Connect Signature Checking

Minimum to open.....\$50.00
No monthly maintenance, no minimum monthly balance required, unlimited electronic transactions. Account receives free eStatements. A \$2.00 paper statements fee applies if paper statements are requested on this account.
Monthly Benefits Plus® Membership fee.....\$5.95

Good Life Checking

Minimum to open.....\$250.00
\$1,000.00 minimum average daily balance required to earn interest, additional club specials apply and are subject to change. Account receives free paper statements.
Monthly Good Life Membership fee.....\$10.00
Exemptions to avoid monthly membership fee: Must maintain the \$20,000.00 aggregate balance on deposit with MCB at all times.

Good Life Signature Plus Checking

Minimum to open.....\$250.00
\$1,000.00 minimum average daily balance required to earn interest, additional club specials apply and are subject to change. Account receives free paper statements.
Monthly Benefits Plus® Membership fee.....\$5.95
Monthly Good Life Membership fee.....\$10.00
Exemptions to avoid monthly membership fee: Must maintain the \$20,000.00 aggregate balance on deposit with MCB at all times.

Preferred Interest Checking

Minimum to open.....\$1,000.00
Service fee.....\$10.00

Statement Savings

Minimum to open.....\$100.00
Service fee.....\$2.00 per month
Automatic savings transfer to cover checking overdraft.....\$3.00
Any transaction resulting in an overdraft.....\$35.00
Exemptions to avoid service fees on savings accounts: Must maintain a minimum average daily balance of \$100.00 during the monthly statement cycle, Associations (ex: churches, and Not for profit organizations, under 21 years of age must have a birthdate on file and be first named owner on account, direct deposit into account, or any auto transfer for loan payments.)

Sprout® Savings

Minimum to open.....\$10.00
Lost Passbook Fee.....\$3.00
A monthly service fee of \$2.00 will apply if under \$100.00 balance and age 21 or older.

Money Market Deposit Account (MMDA)

Minimum to open.....\$1,000.00
Service fee.....\$10.00
A \$15.00 per item fee will apply for the 7th and subsequent check or pre-authorization transfer, automated clearinghouse debit or telephone transfer per statement period.

Prime Investment Account (PIA)

Minimum to open.....\$5,000.00
Service fee.....\$10.00
Premium rate if you maintain \$25,000 balance. A \$15.00 per item fee will apply for the 7th and subsequent check or pre-authorization transfer, automated clearinghouse debit or telephone transfer per statement period.

Holiday and Vacation Club Accounts

Minimum to open.....\$25.00
First withdrawal permitted at no charge. A \$25.00 fee will apply to each withdrawal taken there after. Holiday pays out in September and Vacation pays out in May.

PERSONAL ACCOUNTS CONT.

Certificates of Deposit

Minimum to open.....\$1,000.00
Terms range from 1 month to 60 months. Six months interest penalty for early withdrawal.

Smart Start Certificate of Deposit

Minimum to open.....\$2,500.00
12 month ready access CD. Can be redeemed after seven days without penalty.

IRA Statement Savings

Minimum to open.....\$100.00

Expedition IRA

Minimum to open.....\$100.00
Minimum \$20 monthly auto-transfer or direct deposit required.

IRA Certificates of Deposit

Minimum to open.....\$500.00
Terms include 18, 30, 36, and 60 months. Six months interest penalty may apply for early withdrawal.

BUSINESS ACCOUNTS

Small Business Checking

Minimum to open.....\$100.00
Service fee.....\$10.00
No monthly service charge if 50 or less checks are paid per monthly statement cycle and avg. daily balance of \$100 is maintained.
If over 50 checks paid.....\$35 per item fee

Business Analysis Checking

Minimum to open.....\$100.00
Check or debit paid and deposited items \$.05 each, can be offset by earnings credit.

Business Interest Checking

Minimum to open.....\$1,000.00
Service fee.....\$10.00
Check or debit paid and deposited items \$.05 each, can be offset by earnings credit and pays interest separately.

Business Money Market Deposit Account (MMDA)

Minimum to open.....\$1,000.00
Service fee.....\$10.00
A \$15.00 per item fee will apply for the 7th and subsequent check or pre-authorization transfer, automated clearinghouse debit or telephone transfer per statement.

Business Prime Investment Account (PIA)

Minimum to open.....\$5,000.00
Service fee.....\$10.00
Premium rate if you maintain \$25,000 balance. A \$15.00 per item fee will apply for the 7th and subsequent check or pre-authorization transfer, automated clearinghouse debit or telephone transfer per statement period.

Non-Profit Corporation or Association Checking

Minimum to open.....\$100.00
Service fee.....\$10.00
No monthly service charge if 50 or less checks are paid per monthly statement cycle and avg. daily balance of \$100 is maintained.
If over 50 checks paid.....\$35 per item fee

Merchant Capture and Merchant Card Services available. Ask to see our Business Online Banking Packages and Pricing.

ACCOUNT RELATED FEES (PERSONAL & BUSINESS)

Item presented against insufficient funds (NSF/OD).....\$35.00 each
Stop payment order/lost check alert.....\$35.00
Claim to lost, stolen or destroyed item.....\$10.00
Paper statement fee.....\$2.00
Previous statement request.....\$5.00
Image copies (from previous statement).....\$5.00 per image
Dormant DDA and Dormant Savings Accounts are subject to a \$7.00 per month service fee or remaining balance if under \$7.00.
Exception items (items that require special handling).....\$.25 each

Safe Deposit Boxes

Fee for boxes—prices vary.....Annual rental due Jan. 2nd
Safe Deposit Box drilling.....\$200.00 (flat fee)
Safe Deposit Box key replacement.....\$30.00 (flat fee)

Retirement Accounts

Transfers.....\$40.00
IRA Correction.....\$50.00
Expedition IRA Maintenance.....\$5.00 per month
Withdrawal.....\$15.00
Indemnity Bonds.....\$10.00

Other Services

Cashier's checks.....\$10.00 per check
(sold only to established MCB customers)
Account research.....\$25.00 per hour (minimum \$15.00)
Account reconciliation.....\$25.00 per hour (minimum \$15.00)
(Customer must show last reconciliation period. No charge if bank error.)
Counting loose coin.....No charge for MCB customers
Counting loose coin, if non-customer.....10% of total coin counted
Photocopies.....\$.25 per copy
Purchasing rolled coin, if non-customer.....\$.10 per roll
Purchasing strapped currency, if non-customer.....\$.60 per \$1,000
Non-customer check cashing.....\$10.00
(If a personal check is drawn on an MCB account for less than \$100, this fee is waived provided funds are available.)
Deposited item return charge.....\$15.00 per item
Canadian item return check charge.....\$25.00
Counter checks.....\$1.00 each
Printed checks—fee depends on style of checks ordered

Transfer of Funds

Employee assisted telephone transfers.....\$7.00 per transfer
(\$50.00 minimum transfer amount required)
Dial-A-Bank, Online, Mobile Transfers.....No Charge
Regulatory limitations may apply

Transfer of Funds To and From Other Financial Institutions

(Wire transfers for established MCB customers only)
Outgoing transfers.....\$25.00
Incoming transfers.....\$15.00

Collection Items

Incoming.....\$25.00
Outgoing.....\$25.00
♦ Sight drafts.....\$5.00
♦ Bonds (except US Savings).....\$10.00 per transaction
♦ Foreign checks.....\$25.00
♦ Canadian checks.....\$20.00
♦ Writs.....\$200.00
♦ Levies/Garnishments.....\$200.00

Incidental costs of postage, insurance, registration, and delivery charges will be added to the above fees.