

**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  
724.464.2248

**HASTINGS**

279 Beaver Street  
Hastings, PA 16646  
814.247.5013

**Corporate Office**

724.464.2265

**Toll Free Corporate Office**

800.556.6262

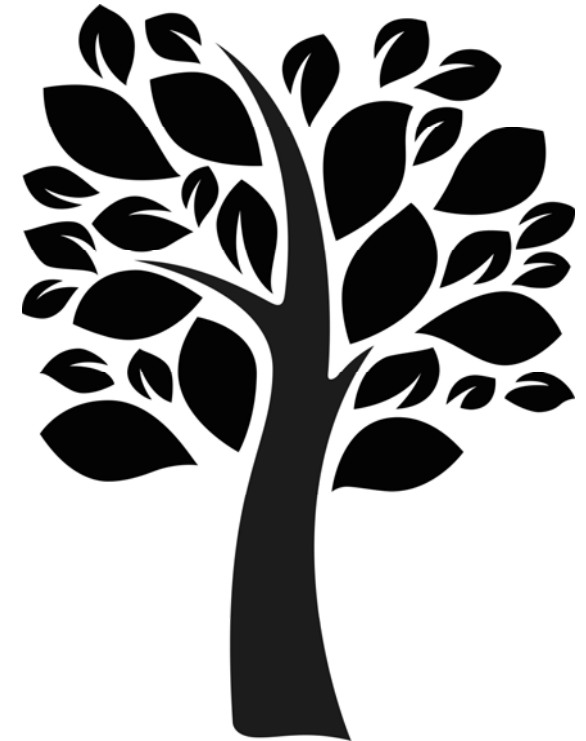
**Dial-A-Bank (Telephone Banking)**

800.827.9544

[www.marioncenterbank.com](http://www.marioncenterbank.com)

**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

### Basic Checking

Minimum to open.....\$100.00  
No monthly service charge if 8 or less checks are paid per monthly statement cycle.  
If over 8 checks paid.....\$.35 per item fee

### Regular Checking

Minimum to open.....\$100.00  
Unlimited check writing and deposits. Excludes Automated Teller Machine (ATM)/Debit Card fees  
Service fee.....\$4.00 per month

*Exemptions to avoid monthly service fee: Maintain \$500 average daily balance during monthly statement cycle, at least one of the owners is age 60 or over, direct deposit into account, or any auto transfer for loan payment.*

### Preferred Interest Checking

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

### 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.  
Monthly 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.*

### 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  
No monthly service charge\*.

*\*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 Club Account

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

### Vacation Club Account

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

## 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  
Interim 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. 2<sup>nd</sup>  
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.*