

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**Brunswick State Bank**  
226 2nd St  
Brunswick, NE 68720  
(402)842-2435

### COMMON FEATURES

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Cashier's check purchased - each	\$10.00
Cashier's check re-issuance - each	\$30.00
Check held for collection - each	\$10.00
Personal Money Orders - each	\$5.00
Wire transfer in to the bank - each	\$10.00
Domestic wire transfer out - each	\$20.00
International wire transfer out - each	\$40.00
ACH loan payment to another financial institution - each transaction	\$5.00
Debit card ATM withdrawals - each	\$3.00
Debit card ATM balance inquiries - each	\$1.00
Debit card re-issuance at customer request - each	\$20.00
Dormant service charge (no activity in past 12 months) - each month	\$2.00
Garnishments, levies, or other orders - each	\$35.00
Overdraft charge for paper or electronic item paid up to \$4,999.99 overdrawn balance - each item	\$35.00
Overdraft charge for paper or electronic item paid for account balances overdrawn \$5,000.00 or more - each item	\$50.00
Continuous overdraft charge for accounts overdrawn up to \$499.99	\$5.00
Charges are applied each business day following the business day of the initial overdraft.	
Continuous overdraft charge for accounts overdrawn \$500.00 or more	\$10.00
Charges are applied each business day following the business day of the initial overdraft.	
Research or balancing assistance - per hour	\$40.00
Return of deposit item - each item	\$10.00
Nonsufficient Funds (NSF) Fees - An NSF Fee will be charged for the return of paper or electronic items less than \$2,500.00 for nonsufficient funds - each time an item is presented.	\$30.00
Each item returned for nonsufficient funds may be represented multiple times for payment and may incur multiple fees as a result of the representations.	
Nonsufficient Funds (NSF) Fees - An NSF Fee will be charged for the return of paper or electronic items \$2,500.00 or more for nonsufficient funds - each time an item is presented.	\$35.00
Each item returned for nonsufficient funds may be represented multiple times for payment and may incur multiple fees as a result of the representations.	
Reproduction of account statement - each statement produced	\$5.00
Stop payment order - each	\$25.00