

Consumer Service Fee Schedule

Checking, Savings, Money Market, and Certificates of Deposit Accounts

Effective July 1, 2015 - All prices are subject to change.

Debit Cards and ATM Transactions

Countryside Bank MasterCard Debit Card – No Charge
Debit Card Replacement – No Charge

Countryside Bank ATM Transaction Fees

At non-Countryside Bank ATMs – No Charge
At Countryside Bank ATMs – No Charge

Other Financial Institutions' ATM Surcharge Fees

Grow Checking – Reimbursed the day the transaction posts to the account
All Other Accounts – Not Reimbursed

Cash Alternatives

Cashier's Check – No Charge

Countryside Bank MasterCard Gift Card

Customers = No Charge Non-Customers = \$3.95

Fees Assessed by Gift Card Provider MetaBank

Lost/Stolen Card Replacement Fee – \$5
Inactivity fee – \$2.95 per month (Fee assessed after 12 consecutive months of inactivity)

Overdraft Services

Paid Non-Sufficient Funds Item Fee – \$35 per item
Returned Non-Sufficient Funds Item Fee – \$35 per item
Continuous Overdraft Fee – \$5 per business day
Fee assessed each business day the account remains overdrawn for 5 or more consecutive calendar days. This fee is in addition to any other overdraft fees assessed.

Overdraft Protection Transfer Fee – No Charge
Fee for the transfer of funds from our checking, savings, or money market to cover an overdraft.

Categories of transactions for which an overdraft or returned item fee may be assessed include checks, in-person withdrawals, or by any other electronic means. There is no limit on the total fees we can charge you for overdrawing your account.

Online Banking and Telephone Banking

Automated Transfers – No Charge
Staff-Assisted Transfers – No Charge
Online Bill Pay – No Charge
Overnight Bill Pay Check Fee – \$14.95

Statement Options

Online Banking – No Charge
Paper Statement – No Charge

Collection Items

Domestic Collection Item - \$35 plus any fees charged by the other financial institution
Foreign Collection Item - \$50 plus any fees charged by the other financial institution or Federal Reserve

Wire Transfers

Domestic Wires	International Wires
Incoming – No Charge	Incoming – No Charge
Outgoing – \$30 each	Outgoing – \$75 each

Other Account Charges and Services

Account Research – \$30 per hour (One Hour Minimum)

Checks and Deposit Tickets

Grow, Local Heroes, and Classic Checking – No charge for Countryside Bank exclusive checks
All Other Accounts – Pricing varies by style and design. Please see a banker for current offerings and prices.

Stop Payment – No Charge
Notary Services – No Charge
Non-Customer Check Cashing Fee – 1% of the check amount up to \$50

Early Account Closure Fee for checking, savings, and money market accounts – \$30 (Fee assessed if the account is closed within 90 days of opening)

Certificates of Deposit Penalty Chart

The penalty is the greater of the penalty or the minimum

Term	Penalty	Minimum
7 to 31 days	All Accrued Interest	\$100
32 to 181 days	Equal to 30 days interest	\$100
182 to 364 days	Equal to 90 days interest	\$100
12 to 35 months opened or renewed prior to 7/2/2012	Equal to 182 days interest	\$100
12 to 35 months opened or renewed after 7/2/2012	Equal to 12 months interest	\$500
36 months and up	Equal to 12 months interest	\$500

Safe Deposit Box

Annual Rental Fee:
3x5x21 – \$30 annually
3x10x21 – \$60 annually
10x10x21 – \$125 annually
Box Drilling – \$150
5x5x21 – \$40 annually
5x10x21 – \$80 annually

Countryside | Burbank | Darien | Chicago | Homer Glen



Member FDIC

It's grow time.

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