

Personal Banking Fee Schedule

Thank you for banking at Blackhawk Bank. The following fee schedule, effective **November 1, 2022**, is to inform you of fees that you may incur from time to time that would be assessed to your account, as well as transaction limitations, if any, that may apply to your account.

ATM/Debit Card:

Lost ATM/Debit Card Reissue.....	\$10.00
Replace/Change PIN.....	No Charge
ATM Cash Withdrawal from Checking/Savings Account(s):	
Foreign* ATM Fee (*not owned /co-operated by Blackhawk Bank)	
First 4 per calendar month Free; Each Additional.....	\$2.00

The categories of transactions for which an overdraft charge may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means:

NSF Returned Item Charge (per item/occurrence)**.....	\$35.00
Maximum Daily NSF Returned Items Charge.....	\$140.00
NSF Paid Item Charge (per item/occurrence)**.....	\$35.00
Maximum Daily NSF Paid Items Charge.....	\$140.00
Collection Items/NSF Check Collection (per item/occurrence)**.....	\$25.00
Returned Deposit Item, each.....	\$7.00
Returned ACH Origination, each.....	\$7.00
Sweep Automatic Transfer Fee to Cover Overdraft.....	\$5.00
Operator Assisted Telephone Transfer/Payments, each.....	\$5.00
Check Orders.....	Depends on style of check
Money Order, each.....	\$3.00
Cashier's Check, each.....	\$5.00
Gift Card, each.....	\$4.00
Bill Pay Fee(s):	
Rush Payment (Overnight Delivery of Check Payment).....	\$19.95
Next Day Payment (2nd Day Delivery of Check Payment).....	\$14.95
Electronic Rush Delivery Payment.....	\$4.95
Gift Check.....	\$2.99
Charitable Donation.....	\$1.99
Dormant Account Fee:	
Savings (per quarter).....	\$5.00
Checking (per month).....	\$5.00

Checking and Savings Accounts are dormant if no in-person deposits or withdrawals occur for 24 months.

Monthly Maintenance Fee, Regular Savings: If balance falls below \$200 any day of the Statement cycle (per month)..... \$5.00

Stop Payment/Renewal, each.....	\$35.00
Special Item Handling Fee.....	\$25.00
Account Activity Printout.....	\$5.00
Account Research, per hour (\$25.00 minimum),.....	\$25.00
Account Balancing Assistance.....	\$25.00
Account Closed within 90 Days of Opening.....	\$25.00
Charged-Off Account Processing Fee.....	\$30.00
Check/Deposit Copy, each.....	\$1.00
Check Images with Statement.....	\$5.00
Reprint Image Statement.....	\$5.00
Loan Payment by Credit Card	
Convenience Fee.....	3% of payment amount
Photocopies (copy machine request) per page.....	\$0.25
Fax:	
Customer (local), per page.....	\$1.00
Non-customer (local), first page.....	\$3.00
each additional page.....	\$1.00
Non-local (no foreign-country faxes), per page.....	\$2.00
Wire Transfers:	
Outgoing.....	\$25.00
Incoming.....	\$15.00
International Wire Transfer:	
Incoming/Outgoing.....	\$25.00
Directo a México.....	\$10.00
Foreign Currency, Exchanged or Purchased.....	\$35.00
Foreign Check Collection Fee.....	\$50.00
Coin Sorter (non-customer only).....	10% of total
Garnishments and Levies (Legal Attachments).....	\$100.00
Illinois License Plate Sticker Renewal.....	\$6.00
(McHenry location ONLY)	

Fees may reduce earnings. We reserve the right to at any time require not less than 7 days notice in writing before each withdrawal from an interest bearing savings account other than a time deposit, or from any other savings account as defined by Regulation D.

****NSF CHARGE NOTE: A single item may have multiple attempts made to submit the item for payment if initially returned unpaid. The resubmission of the same item may result in multiple NSF Returned / Paid Charges regardless if the item is ultimately paid, returned, reversed, or declined.**

Safe Deposit Box Annual Rental Fees:

Box Size	Regular Price	w/Auto Pay
2 x 5 x 22	\$30.00	\$25.00
3 x 5 x 22	\$35.00	\$30.00
2 x 10 x 22	\$45.00	\$38.00
2 5/8 x 10 x 22	\$45.00	\$38.00
5 x 5 x 22	\$50.00	\$43.00
3 x 10 x 22	\$55.00	\$48.00
4 x 10 x 22	\$60.00	\$50.00
5 x 10 x 22	\$70.00	\$60.00
6 x 10 x 22	\$85.00	\$75.00
10 x 10 x 22	\$125.00	\$110.00

Safe Deposit Box Drilling.....	\$250.00
Lost Key Charge.....	\$150.00
Late Fee.....	\$10.00

Safe Deposit Boxes are available at:

WI: Beloit & Janesville

IL: Roscoe, Rockford-Perryville, & McHenry

NOTE: Not all box sizes available at every location; please ask!



MEMBER FDIC EQUAL HOUSING LENDER

Revised 11.1.2022