

# ATM Card/Debit Card

## Fees & Limitations

Shaded Areas Indicate Changes

We will give you a card only if you request one and upon Bank approval. When you apply, we will ask you to specify which of your accounts you want to access with your card.

### FEEES AND LIMITATIONS APPLICABLE TO CHECKING PLANS

- You may withdraw up to \$400.00 from ATM terminals each day.
- For security purposes, transactions at a merchant or online are limited only to the available balance in the account up to \$3,500 daily. This limit may be changed upon request and upon bank approval.
- ATM/Debit Card Replacement Fee/Per Card - \$35.00
- PIN Reissue Fee - \$7.50
- Expedited PIN/Card Replacement Fee - \$35.00 plus FedEx shipping fee of \$40.00
- Fees apply even when you maintain the minimum balance required for your account.
- No annual fee; no fee for Point of Sale transactions.
- Recurring Point of Sale Stop Payment Fee - \$50.00 per transaction.
- Non-fraud Point of Sale dispute fee - \$25.00.

#### Pertains to Business Basic and Business Now Plans

- ATM Transaction Fee of \$ .50 per withdrawal or transfer when using Jackson County Bank's ATM terminals;
- ATM Transaction Fee of \$1.50 per withdrawal or transfer when using any other terminal.

#### Pertains to Completely Free and Prime Checking Plans

- No ATM Transaction Fee for the first five (5) withdrawals or transfers per statement cycle when using Jackson County Bank's ATM terminals. ATM Transaction Fee of \$.50 will be charged for withdrawals or transfers in excess of five (5) per statement cycle.
- ATM Transaction Fee of \$1.50 per withdrawal or transfer will be charged when using any other terminal.

#### Pertains to Premier Club and Gold NOW Checking Plans

- Unlimited withdrawals or transfers when using Jackson County Bank's ATM terminals.
- ATM Transaction Fee of \$1.50 per withdrawal or transfer in excess of five (5) per statement cycle when using any other terminal.

### FEEES AND LIMITATIONS APPLICABLE TO SAVINGS and/or MONEY MARKET PLANS

- You may withdraw up to \$400.00 from ATM terminals each day.
- ATM/Debit Card Replacement Fee/Per Card - \$35.00
- PIN Reissue Fee - \$7.50
- Expedited PIN/Card Replacement Fee - \$35.00 plus FedEx shipping fee of \$40.00
- Fees apply even when you maintain the minimum balance required for your account.
- No annual fee.

#### Additional Fees Pertaining to Savings Plans

- No ATM Transaction Fee for the first five (5) withdrawals or transfers per statement cycle when using Jackson County Bank's ATM terminals; ATM Transaction Fee of \$.50 will be charged for withdrawals or transfers in excess of five (5) per statement cycle.
- ATM Transaction Fee of \$1.50 per withdrawal or transfer when using any other terminal.

#### Additional Fees Pertaining to Money Market Plans

- For security purposes, transactions at a merchant or online are limited only to the available balance in the account up to \$3,500 daily. This limit may be changed upon request and upon bank approval.
- No fee for Point of Sale Transactions.
- Recurring Point of Sale Stop Payment Fee - \$50.00 per transaction.
- Non-fraud Point of Sale dispute fee - \$25.00.
- ATM Transaction Fee of \$.50 will be charged for withdrawals or transfers when using Jackson County Bank ATM terminals.
- ATM Transaction Fee of \$1.50 per withdrawal or transfer when using any other terminal.

To protect you from fraud and Identity theft, Jackson County Bank will make every attempt to block foreign transactions from your Debit/ATM card. Online purchases completed in U.S., but processed internationally will also be blocked. You may use your card for foreign transactions by contacting the bank and giving prior authorization to accept foreign debit transactions to your account before traveling outside the United States.



**JACKSON COUNTY BANK**  
MEMBER FDIC

8 MAIN ST, P.O. BOX 490  
BLACK RIVER FALLS, WI 54615

MAIN OFFICE - 8 Main St., Black River Falls		
DAYS	LOBBY	DRIVE-UP
MON-FRI	9:00 am - 5:00 pm	7:30 am - 5:30 pm
SATURDAY	8:30 am - Noon	7:30 am - Noon
MOTOR BANK - Hwy 54 East, Black River Falls		
DAYS	LOBBY	DRIVE-UP
MON-FRI	9:00 am - 5:00 pm	7:30 am - 7:00 pm
SATURDAY	9:00 am - 1:00 pm	7:30 am - 1:00 pm
BRANCHES - Alma Center/Hixton/ Merrilan/Taylor		
MON-THU	9:00 am - 12:30 pm 1:00 pm - 2:30 pm (Closed 12:30 - 1:00 pm)	
FRI	9:00 am - 12:30 pm 1:00 pm - 2:30 pm 3:00 pm - 6:00 pm (Closed 12:30 - 1:00 pm & 2:30 - 3:00 pm)	

#### TELEPHONE

Black River Falls	(715) 284-5341
Motor Bank	(715) 284-3560
Alma Center	(715) 964-2311
Hixton	(715) 963-2411
Merrilan	(715) 333-5201
Taylor	(715) 662-2511

[jacksoncountybank.com](http://jacksoncountybank.com)  
Mobile Banking, Internet Banking,  
Telephone Banking and ATM

## ATM LOCATIONS

8 Main Street, Black River Falls, WI  
Hwy. 54 East, Black River Falls, WI

## SERVICES AND FEES

Checking Savings Services

ACCOUNT IMAGE FEE		\$5.00 per copy
ACCOUNT REOPENING FEE		\$20.00 per reopening
ACCOUNT RESEARCH FEE (account investigation, account research, reconciliation)		\$40.00 per hour (1 hour minimum) PLUS \$5.00 per copy
AMORTIZATION SCHEDULE FEE		\$10.00
BILL PAY CYCLE FEE		FREE
BILL PAY RUSH PAYMENTS FEE BILL PAY GIFT PAY/CHARITY FEE		Prices Vary/Optional Services
BOUNCE PAID ITEM FEE		\$28.00 per item
CERTIFIED CHECK FEE		\$20.00 per check
CHARGEBACK FEE (Items deposited in your account and returned to us)		\$12.00 per item
CHECK CASHING FEE		1% on amount over available funds plus \$10.00 phone verification
CHECK COLLECTION FEE (Domestic) Incoming/Outgoing		\$20.00 per item plus Bank charges
CHECK PRINTING FEE		Prices vary
COIN PURCHASE FEE		\$0.05 per roll plus value of coin
CURRENCY PURCHASE FEE		\$0.15 per \$100 plus value of currency
COUNTER CHECK FEE		\$0.50/check (Check Register Free)
EXTERNAL AUTOMATED TRANSFER SET-UP FEE (Excludes Jackson County Bank Loan Payments)		\$10.00 per set-up
FAX FEE (Incoming/Outgoing)	U.S. Foreign	\$1.00 per page \$2.00 per page/\$10.00 minimum
FOREIGN ITEM FEES	Foreign Drafts Foreign Check - Provisional Credit Provisional Credit Return Check Fee  Foreign Check - Final Collection Final Collection Return Check Fee  Currency - purchase Currency - selling	\$50.00 \$10.00 \$25.00 plus amount of check at the current exchange rate  \$55.00 \$100.00 plus amount of check at the current exchange rate  \$10.00 plus shipping cost \$15.00 plus shipping cost
HOLD EARLY RELEASE FEE		\$15.00 per call
LEGAL PROCESSING FEE		\$35.00 per occurrence
MICR LINE ERROR FEE		\$10.00 per occurrence
MONEY ORDER FEE (Personal)		\$3.00 per item
MONEY SERVICE BUSINESS FEE		\$12.00 per month
NIGHT DEPOSITORY FEE	zipper bag lock bag	1st bag FREE, each additional \$3.00 1st bag FREE, each additional \$35.00
OFFICIAL CHECK FEE (Large Money Orders/Cashier Checks)		\$9.00 per item

OVERDRAFT FEE - Fee applies when an item is paid against the account. The per item fee applies to checks, in-person withdrawals or other electronic withdrawals as applicable. The overdraft fee is capped at five (5) per day and will be waived when the account is overdrawn by \$10.00 or less.		\$28.00 per item
OVERDRAFT/RETURN ITEM ACCRUAL FEE (Business Accounts only) In addition to the Overdraft/Returned Item fee for paid or returned items.		\$5.00 for each \$1,000 over the first \$1,000. Beginning third day, \$5.00 per \$1,000 for each additional day overdrawn.
PERSONAL SERVICE FEE		\$10.00 per transaction
PHOTOCOPY FEE (Personal use only)		\$0.25 per copy
POST DATED CHECK FEE		\$28.00 per item
REMOTE DEPOSIT (Using mobile device. Upon Bank approval)		Free
RETURN ITEM FEE - Also known as Non-Sufficient Funds Fee. Fee applies when an item is returned against the account. The per item fee applies to checks, in-person withdrawals or other electronic withdrawals as applicable. Fees are capped at five (5) per day and will be waived when the account is overdrawn by \$10.00 or less.		\$28.00 per item.
RETURNED MAIL/ ADDRESS SERVICE REQUEST FEE		\$20.00 per occurrence
SAFE DEPOSIT BOX ANNUAL FEE Contents are not FDIC Insured. <i>Smaller boxes located in Hixton and Taylor:</i>		2" x 5" \$20.00 3" x 5" \$22.00 5" x 5" \$24.00 3" x 10" \$29.00 5" x 10" \$36.00 10" x 10" \$56.00
2" X 4.5" X 13.5"	\$15.00	
4" X 4.5" X 13.5"	\$18.00	
4" X 7.5" X 13.5"	\$22.00	
SAFE DEPOSIT BOX DRILL FEE		\$75 Safe Deposit Boxes are approximately 22" long.
SAFE DEPOSIT BOX KEY REPLACEMENT FEE		\$25.00
SIGNATURE GUARANTEE FEE - (Upon Bank approval. \$100,000 or less. Must be a customer for 6 months or more)		\$20.00
SPECIAL STATEMENT FEE		\$12.00/month per statement
STATEMENT COPY FEE /1099-SA/5498-SA/FMV/etc.		\$5.00 per copy
STATEMENT HOLD FEE		\$20.00/month per statement
STOP PAYMENT FEE (Includes Checks, ACH Authorization Revocation and Money Order Stop Payment)		\$26.00 per item
SWEEP TRANSACTION FEE		\$10.00 per occurrence
UNDELIVERABLE CHECK ORDER FEE		\$20.00 per occurrence
WIRE TRANSFER FEE -	Domestic Domestic International Wires	Incoming - \$15.00 Outgoing - \$20.00 Incoming/Outgoing - \$90.00