

# BUSINESS ACCOUNTS

Shaded Areas indicate Changes

## Small Business Basic Checking

Features:

- Minimum deposit to open is \$100.00.
- A Monthly Minimum Balance Fee of \$3.00 will be imposed every month if the daily balance in the account falls below \$400.00 any day of the month.
- Write as many checks as you want; no per item charge.
- Check printing fee prices vary.
- Free Internet/Mobile/Telephone Banking.
- Free eStatements and online account images.
- Free Remote Deposit (Using mobile device. Upon Bank approval)

## Small Business NOW Checking

Features:

- Minimum deposit to open is \$100.00.
- Interest earned daily. Interest credited monthly and computed on daily collected balance on a 365/366 day simple interest basis, variable rate.
- A Monthly Minimum Balance Fee of \$7.00 will be imposed every month if the daily balance in the account falls below \$500.00 any day of the month.
- Write as many checks as you want; no per item charge.
- Check printing fee prices vary.
- Free Internet/Mobile/Telephone Banking.
- Free eStatements and online account images.
- Free Remote Deposit (Using mobile device. Upon Bank approval)

## Business Checking Accounts with High Volume

Checking account fees listed do not apply to high volume business checking accounts. High volume business checking accounts will pay fees as listed on the Corporate Fee Schedule. Business customers will be contacted by Bank personnel in advance before converting them to the Corporate Fee Schedule. Free Internet/Mobile/Telephone Banking. Free eStatements and online account images. Free Remote Deposit (Using mobile device. Upon Bank approval)

## Business Money Market Investment Account\*

Features:

- Minimum deposit to open is \$1,000.00.
- A Monthly Minimum Balance Fee of \$10.00 will be imposed every month if the daily balance in the account falls below \$1,000.00 any day of the month.
- Interest earned daily. Interest credited monthly and

computed on daily collected balance on a 365/366 day simple interest basis, variable rate.

- Interest rates are based on account balance.
- Check printing fee prices vary.
- Free Internet/Mobile/Telephone Banking.
- Free eStatements and online account images.
- Free Remote Deposit (Using mobile device. Upon Bank approval)

## Business Statement Savings\*

Features:

- Minimum deposit to open is \$100.00.
- A Monthly Minimum Balance Fee of \$3.00 will be imposed every month if the daily balance in the account falls below \$100.00 any day of the month.
- Interest will be compounded and credited to your account monthly. Interest calculation is based on a 365/366 day year.
- \$1.00 Teller Withdrawal Fee for each teller withdrawal in excess of three (3) per month.
- Free Internet/Mobile/Telephone Banking.
- Free eStatements and online account images.
- Free Remote Deposit (Using mobile device. Upon Bank approval).

## Bill Pay Cycle Fee

Features:

- First 3 months are FREE! Thereafter \$3.95/month.
  - First 10 transactions per month included in the monthly fee; each additional transaction \$.50.
  - First Token is free.
- Token replacement fee \$20.00.  
Virtual Token users: Download and activation charges may apply from your mobile phone carrier and requires a mobile data plan with internet access.

## SEE SERVICES BROCHURE FOR OTHER FEES THAT MAY PERTAIN TO BUSINESS ACCOUNTS.

**Disclosure for all business interest bearing accounts:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (checks).

**\*Pertains to Business Money Market Investments and Statement Savings Accounts:** You may not make more than six (6) transfers and withdrawals from your account per month by means of a preauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order payable to third parties.

**Excess Debit Fee:** \$10.00 per excess item withdrawn over the six (6) allowed by regulation.



**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)  
Internet Banking and ATM  
24 Hours/Day

## ATM LOCATIONS

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

Supplement 01/01/17

# 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	Consumer	FREE * First Token is free. * Token replacement fee \$20.00. * Virtual Token users: Download and activation charges may apply from your mobile phone carrier and requires a mobile data plan with internet access.
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		\$5.00 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 \$50.00 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		\$10.00 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 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 Boxes are approximately 22" long.
SAFE DEPOSIT BOX DRILL FEE		\$75.00
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 - \$85.00



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Supplement 01/01/17