

Mt. McKinley Bank

Fee Disclosure



ATM Transactions at a Mt. McKinley Bank ATM	FREE
ATM Transactions at a non Mt. McKinley Bank ATM (the ATM owner may charge a fee)	FREE
Reissue of lost/stolen ATM/Visa Debit Card – One free per calendar year	\$5.00 each for additional replacement cards
Cashier's Checks & Money Orders – One free per day for depositors of <u>either</u> a Cashier's Check or a Money Order	\$5.00 each for additional Checks or Money Orders
Direct Deposit Set Up	FREE
History Statement (Over the Counter)	\$1.00
Levy Fee	\$50.00
Minimum Balance Check Cashing Fee – for Savings Accounts and Edge Checking (charged if average balance is under \$100)	\$10.00 per check
Checking Account Closing Fee (if closed within 6 months of opening)	\$25.00
Savings Account Closing Fee (if closed within 6 months of opening)	\$25.00
Individual Retirement Account Closing Fee (if closed within 6 months of opening)	\$100.00
Convenient Savings Statement Fee (charged if balance goes below \$1000.00)	\$3.00 per Quarter
Foreign Wire Transfer – Outgoing	\$40.00
Domestic Wire Transfer – Outgoing	\$20.00
Incoming Wire Fee	FREE
Savings Withdrawals – 6 per month Free	\$2.00 each for additional withdrawal beyond 18 per quarter
Check Collection Item – Outgoing and Incoming	\$15.00
Research – First ½ hour per year is free	\$25.00 per hour, \$1.00 per copy page, \$2.50 per statement
Quicklink – Telephone Teller	FREE
Netlink – Internet Banking	FREE
Internet Banking Bill Payment	FREE
Internet Banking Same day electronic payment	\$9.95
Internet Banking Overnight check payment	\$14.95
Pop Money customer initiated Person to Person transfer	\$0.50
Customer initiated electronic Account to Account Transfer	\$2.00
Stop Payment Fee (Edge and Kasasa Checking \$18.00)	\$15.00
Stop Payment Renewal (Edge and Kasasa Checking \$18.00)	\$15.00
Overdraft Fee / NSF Charge – Edge and Kasasa Checking (applies to those created by check, in-person withdrawal or other electronic means)	\$30.00
Charge to Return Check – Edge and Kasasa Checking (applies to those created by check, in-person withdrawal or other electronic means)	\$30.00
Overdraft Fee / NSF Charge – all other than Edge and Kasasa Checking (applies to those created by check, in-person withdrawal or other electronic means)	\$25.00
Charge to Return Check – all other than Edge or Kasasa Checking (applies to those created by check, in-person withdrawal or other electronic means)	\$25.00
Deposited Item Returned – Personal	\$2.00
Deposited Item Returned – Business	\$2.00 - \$5.00
Notary Services for Customers	FREE
Bank Deposit Bag – non locking	\$10.00
Bank Deposit Bag – locking	\$25.00
Visa Travel Money Card	\$7.00
Visa Travel Money Card Reload Fee	\$4.95
Visa Gift Card	\$7.00
Coin Rolling for depositors	FREE

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Prime Time Checking:

Age 50 or older? You are eligible for our Prime Time Checking account! This account waives Mt. McKinley Bank fees for Cashier's Checks, Money Orders, minimum balance service charges, domestic wire transfers, Visa travel money and stop payments all while paying you interest on your balance. Prime Time checks are free to you as well. In addition Prime Time customers earn ¼% more on most Certificates of Deposits with terms of six months or longer and a balance of \$10,000 or higher. You will receive a 50% discount on Safe Deposit Box rentals. Identity theft insurance is available and is free for up to 2 signers on the account. Domestic Wire Transfers and Foreign Wire Transfers sent in the foreign currency are both offered at no fee to Prime Time Customers. Foreign Wire Transfers in US Funds have a \$30.00 fee. You must send a minimum of \$250.00 in a Wire Transfer in order to obtain the Prime Time discount.

Safe Deposit Boxes:

3 X 5 (24" Deep)	\$25.00 Annual Rent
5 X 5 (24" Deep)	\$40.00 Annual Rent
3 X 10 (24" Deep)	\$50.00 Annual Rent
5 X 10 (24" Deep)	\$75.00 Annual Rent
10 X 10 (24" Deep)	\$150.00 Annual Rent

A \$10.00 non-refundable set up fee will be charged at box opening. If it is necessary to drill the box for any reason the fee from the locksmith will be passed on to the customer.

Fee Disclosure for Certificate of Deposit Holders

Early Withdrawal Penalties (Certificates of Deposit)

Maturity Duration	Penalty
Less than 1 Year	30 Days
1 Year	3 Months
2 Year	6 Months
3 Year	9 Months
5 Year	12 Months