

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Dayspring Bank
914 Lake Avenue, PO Box 79
Gothenburg, NE 69138-0079
(308)537-3684

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Dormant Account Fee	\$5.00 per month
Stop Payment Request	\$25.00 per item
Non-Sufficient Funds (NSF)	\$30.00
Paid or Returned Item(s)	

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: checks, in-person withdrawal, ATM withdrawal, ACH or other electronic means. A Non-sufficient Funds (NSF) fee will be assessed each time the same item is resubmitted against insufficient funds.

Continuous Overdraft Charge (Every 3rd Business Day)	\$30.00
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The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: checks, in-person withdrawal, ATM withdrawal, or other electronic means

Deposited Item Returned Fee	\$2.00 per item
Check Printing Fee (Prices Vary)	
Research and Account Balancing Fee (Minimum \$10.00)	\$25.00 per hour
Reprint of Previously Mailed Statement	\$2.00
Garnishments and Tax Levies	\$25.00
Debit Card Reissue Fee	\$10.00
Early closing of an Account Fee (within first 30 days of account opening)	\$10.00
Non-Proprietary Dayspring Bank ATM withdrawal fee	\$1.50 per transaction
Non-Proprietary Dayspring Bank ATM deposit fee	\$1.50 per transaction

Non-Proprietary Dayspring Bank ATM Balance Inquiries or Funds Transfer fee	\$1.50 per transaction
Dayspring Bank ATM network Transaction Fee	Free
Cashier Checks (Customers Only)	\$6.00
Personal Money Orders (Customers)	\$2.00
Wire Transfer Services (Customers Only) Wire In Fee	\$5.00
Wire Transfer Services (Customers Only) Wire Out Fee Domestic	\$15.00
Wire Transfer Services (Customer Only) Wire Out Fee International	\$40.00
Fax Services	\$1.00 per page
Photo Copy Services	\$0.10 per page
Collection Items (Incoming)	\$35.00 per item
Collection Items (Outgoing) Plus Postage and Insurance	\$35.00
Coupon Collections	\$2.00 per envelope
Coin Sorting	Inquire
Safe Deposit Box Services (Where available)	Inquire
Lost Safety Deposit Key Replacement	Inquire
Drill Safety Deposit Box	Inquire
Consumer Debit Card Per Day Withdrawal	750.00
Consumer Debit Card Per Day Point of Sale	\$1,000.00
Commercial Debit Card Per Day Withdrawal	\$750.00
Commercial Debit Card Per Day Point of Sale	\$2,000.00

LIMITS AND FEES DISCLOSURE

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