

## ATMs

No surcharges for Bank of New Madrid customers at Bank of New Madrid ATMs. PLUS enjoy FREE, convenient access to your accounts at over 33,000 MoneyPass® ATMs nationwide. MoneyPass ATMs can be located easily from our website, mobile app, or by visiting [www.moneypasscom/atm-locator.aspx](http://www.moneypasscom/atm-locator.aspx).

- \$3.00....Foreign Card Fee at Bank of New Madrid ATMs
- \$2.50....Debit/Visa Check fee at Foreign ATMs
- \$10.00....Debit/Visa Check Card Replacement

### VISA Check (Debit) Card

Easy, convenient access to your money without cash or writing a check. Use it for goods and service purchases anywhere VISA is accepted. This card also serves as your ATM card for cash withdrawals, transfers between accounts, and balance inquiries.

NOTE: Visa **Check** (Debit) Cards can be used as a Credit Transaction anywhere Visa is accepted. Even though you enter it as a credit transaction, it will still debit off of your account balance here at Bank of New Madrid.

### Bank of New Madrid ATM Locations

229 Main Street  
New Madrid, MO

655 U.S. Highway 61  
New Madrid, MO

300 N. Third  
Lilbourn, MO

112 E. First Street  
Portageville, MO

### Safe Deposit Boxes (Annual Fee)

- 3 x 5 Safe Deposit Box..... \$15.00
- 5 x 5 Safe Deposit Box..... \$20.00
- 3 x 10 Safe Deposit Box..... \$25.00
- 5 x 10 Safe Deposit Box..... \$35.00
- 10 x 10 Safe Deposit Box..... \$70.00

## MISCELLANEOUS FEES

Research Request (per hour).....	\$20.00
(\$20.00 minimum)	
Account Balancing (per hour).....	\$25.00
(\$25.00 minimum)	
Overdraft .....	\$28.00
NSF .....	\$28.00
Returned Deposit Items .....	\$5.00
Cashier's Checks Customer Fee .....	\$5.00
Money Orders Customer Fee .....	\$2.50
Non-Customer Check Cashing Fee.....	\$7.00
Tax Refund Cashing Fee .....	5% of Check/\$7.00 min
Stop Payment (each item).....	\$30.00
Notary Service.....	\$2.00
Temporary Statement.....	\$3.00
Special Statement (includes images).....	\$5.00
Domestic Incoming Wire Transfer Fee.....	\$17.00
Domestic Outgoing Wire Transfer Fee.....	\$20.00
Foreign Incoming Wire Transfer Fee .....	\$50.00
Foreign Outgoing Wire Transfer Fee .....	\$100.00
ACH Origination Fee .....	\$3.00
Telephone initiated ACH loan payments.....	\$3.00
Collections .....	\$10.00
Sweep Transfer with mailed notice.....	\$2.00
Telephone Transfer between accounts.....	\$2.00
Telephone initiated ACH bank transfers.....	\$3.00
E-banking bank-to-bank transfers—3 days.....	FREE
Next day.....	\$1.00
Rush Delivery Bill Pay - Next day.....	\$19.95
2nd day .....	\$14.95
Replacement of Safe Deposit Lock or Key.....	\$85.00
Replacement of Loan coupon Book.....	\$5.00
Replacement of Passbook Savings Book.....	\$10.00
Returned Mail.....	\$0.59
Visa Gift Card.....	\$3.95
Reloadable Visa Card Initial Fee.....	\$3.00
Loan payment return fee.....	\$25.00
Account closed within 90 days of opening.....	\$20.00
Christmas Clubs closed before Nov 1st .....	\$15.00
Garnishments or Levies.....	\$100.00



*A Real Community Bank*

## PAYMENT ORDER OF ITEMS

The law permits us to pay items (such as checks or drafts) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the items that you write. Any ATM withdrawal and debit card payments will pay first. Any ACH payments will pay second. Any customer checks presented at a teller window will pay third, in numerical order. Fed Letter checks will pay fourth in numerical order. Automatic Bank of New Madrid loan payments will pay last. By paying items in numerical sequence, we believe our policy provides a reasonable balance between minimizing costs to you and paying your more important items. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks without sufficient funds and incurring the resulting fees.

Visit us at  
[bankofnewmadrid.com](http://bankofnewmadrid.com)

229 Main St. / P.O. Box 10  
NEW MADRID, MO 63869  
Ph 573-748-5551  
FAX 573-748-5650

112 E. First / P.O. Box 325  
PORTAGEVILLE, MO 63873

300 N. Third/P.O. Box 607  
LILBOURN, MO 63862

MEMBER FDIC  
EQUAL HOUSING LENDER

## DEPOSIT ACCOUNT SERVICES AND FEE SCHEDULE

*Effective Date*

08/20/2021



**\$100.00 Minimum deposit is required to open a new account unless otherwise noted. All service charges/fees are figured on daily balance. Charges/fees for printed checks vary. These accounts become dormant after a period of 6 months with no activity. A dormant service charge of \$6.00 will be applied each month the account remains inactive. Dormant service charges do not apply to Savings Accounts and Certificates of Deposit**

## NON-INTEREST BEARING ACCOUNTS

### COMMUNITY FREE CHECKING

You must accept an e-statement and sign up for E-Banking to qualify for this account. There is no monthly service charge and no limit on check writing. If you receive a direct deposit, you will receive unlimited FREE wallet style checks. If you do not receive a direct deposit, only the first box of checks will be free.

### CLUB CHECKING

The Club account provides a variety of services PLUS accidental death and dismemberment insurance. Enjoy unlimited FREE wallet style checks, unlimited check writing, and FREE notary service. Standard Club Plan service charge is \$9.00 per month; Family Plan is \$10.00 per month. If you are 62 years of age or the recipient of Social Security Disability, you qualify for the Senior Standard Club Plan which is \$4.50 per month, or the Senior Family Plan which is \$5.00 per month.

### REGULAR CHECKING

If the daily balance is \$600.00 or more you will receive no monthly service charge. If the daily balance is less than \$600.00 but more than \$499.99, your account will be assessed a \$6.00 monthly service charge. If the daily balance is less than \$500.00 but more than \$299.99, your account will be assessed a \$7.00 monthly service charge. If the daily balance is less than \$300.00, your account will be assessed an \$8.00 monthly service charge. This account allows unlimited check writing.

### SENIOR CITIZENS CHECKING

Must be 62 years of age or recipient of social security disability to qualify. If the daily balance falls below \$200.00, a monthly service charge of \$3.00 will be applied. This account allows unlimited check writing.

## INTEREST BEARING ACCOUNTS

**BALANCE COMPUTATION METHOD:** We use the daily computation method to calculate the interest on these accounts. This method applies a daily periodic rate to the balance in the account each day. Earned interest is credited to your account monthly. Contact any facility for rates and APYs.

### MONEY MARKET

If your daily balance falls below \$2,500, your account will accrue interest according to the advertised passbook savings rate, and your account will be assessed a \$9.00 monthly service charge. This account is limited to 6 withdrawals per month.

### 55 GRAND CHECKING

You must be at least 55 years of age to qualify. There is no monthly service charge associated with this account, which includes unlimited check writing. If you receive a direct deposit, you will receive unlimited FREE wallet style checks. If you do not receive a direct deposit, only the first box of printed checks will be free. If your daily balance is \$500.00 or more, you will accrue interest at the advertised passbook savings rate for each day your balance is above \$500.00, payable at the end of each monthly statement cycle.

### NOW

If your daily balance falls below \$2,000.00, no interest will accrue for the period of time that the balance is below said amount, and you will be assessed a monthly service charge of \$9.00 in addition to a .25 cent per item fee for each item over fifteen.

**All Checking Account Customers are eligible to apply for a Visa Check (Debit) Card and Guardian Overdraft Privilege\*.**



\*Overdraft fees will be imposed for overdrafts created by check, in-person withdrawal, or by electronic means, as applicable. Within 30 days of your initial overdraft, you must bring your account back into a positive balance for at least one business day. Bank of New Madrid is under no obligation to pay your insufficient items and we reserve the right to return them unpaid at any time in our sole discretion.

## DIRECT DEPOSIT SAVINGS

You must be a recipient of social security or SSI to qualify for this account. If your daily balance falls below \$300.00, you will be assessed a \$1.00 monthly service charge. You are limited to 3 free withdrawals monthly. If you exceed this limit, your account will be charged a \$1.00 per item fee for each withdrawal over 3. You must maintain a balance of \$3.00 to keep this account open. A passbook is issued with this account.

### PASSBOOK SAVINGS

If your daily balance falls below \$300.00, you will be assessed a \$2.00 monthly service charge. You are limited to 3 free withdrawals monthly. Your account will be charged a \$1.00 per item fee for each withdrawal over 3. You must maintain a balance of 10.00 to keep this account open.

### STATEMENT SAVINGS

This account provides a monthly statement of activity instead of a passbook. To be eligible, you must have a Checking account with a Visa debit card and be willing to accept a combined Checking and Savings monthly statement of activity. ATM and e-banking access is allowed for this account. If your daily balance falls below \$300.00, you will be charged a \$2.00 monthly service charge. You are limited to 3 free withdrawals monthly. Your account will be charged a \$1.00 per item fee for each withdrawal over 3. You must maintain a balance of \$10.00 to keep this account open.

### HOOKED ON SAVINGS

Must be under the age of 13 years. \$10.00 minimum deposit to open account. If you make a \$1.00 or more deposit within a calendar quarter, your name will be entered into a drawing for a gift card. You must maintain a balance of \$10.00 to keep account open. An interest rate of .50% will be paid on the first \$500.00 in the account. Regular Savings rate applies to balance exceeding \$500.00. No monthly service charges. This account will convert to a Student Savings after your 13th birthday.

### CERTIFICATES OF DEPOSIT/IRAs

We offer fixed rate certificates of deposit (CDs) ranging in terms from 3 to 60 months. CDs offer guaranteed earnings at a higher rate of return. Minimum \$500.00 initial deposit to open a new CD or IRA. Penalty will apply in event of early withdrawal. We also offer Traditional IRAs as a great way to build financial security for your retirement. Our Roth IRAs allow you to make after-tax (non-deductible) contributions, which enjoy tax-free accumulation.

### STUDENT DEPOSIT ACCOUNTS

We also offer checking and savings accounts specifically for Students. Refer to our Student Deposit Account Services brochure or ask a New Accounts Representative for more details.

## HEALTH SAVINGS ACCOUNT

You will be assessed an initial setup fee of \$15.00 and will incur a \$1.00 monthly service charge for the life of the account. You must maintain a balance of \$10.00 in this account to keep open. Refer to HSA disclosure for full terms.

## OTHER PRODUCTS AND SERVICES

### CHRISTMAS CLUB

A minimum of the 1st weekly payment is required to open this account. Available in weekly increments of \$5, \$10, \$15, \$20, \$25, \$30, \$35, \$40, \$45 or \$50. This account consists of making 49 timely payments throughout the year. As a bonus, Bank of New Madrid will make the 50th payment for you when you make the 49th payment. A \$15.00 fee will be assessed if funds are withdrawn prior to November 1st. This account matures the last day of October, and your check will be mailed to you during the first week of November.

### E-BANKING AND ONLINE BILL PAY

Check your account balances and make transfers online 24 hours a day. Access to E-Banking is FREE. Bill Pay is an option-al service for E-Banking customers and is FREE to use, allowing you to pay your bills securely online, send money person to person, and send personalized Gift Checks and donations. Person to person (Pay a Person) transfers incur a fee of \$1.00 per transfer. A fee of \$2.99 applies to each Gift Check payment and \$1.99 to each personalized donation payment. If you are enrolled in Bill Pay and do not use it for a period of 90 consecutive days, an inactivity fee of \$5.00 per month will be charged to your account. You may Opt Out of Bill Pay at any time by notifying our Internet Banking Department.

### MOBILE BANKING

Fast and easy access to your account balances and activity 24 hours a day, wherever you are. Make transfers between accounts instantly, pay bills securely, deposit checks remotely, all from your mobile phone. The mobile app is FREE and FREE to use and can be found in Apple I-tunes Store and Google Play. You must be enrolled in E-Banking to use the mobile app.

### SWEEP

A SWEEP is an arrangement where you preauthorize us to transfer funds from another deposit account owned by you to your checking account to cover insufficient funds items. If an overdraft occurs in your checking account, the funds necessary to cover the total insufficient funds transactions for the business day are transferred from your other deposit account. This is a FREE service.