

Type of Account	Money Market Deposit Account	Statement Savings	Christmas Club
Minimum to open account	\$2,500.00	\$50.00	\$2.00
Available without monthly service fee (Balance requirement)	Yes, with a \$2,500 minimum balance per statement cycle.	Yes, with a \$50.00 average balance per statement cycle.	Yes.
Service charge if below balance requirement	\$7.00 per month	\$3.00 per month	Not Applicable
Excess debit fee	\$5.00 ea. in excess of 6 third party checks.	Not Applicable	\$20.00 fee for each early withdrawal.

Dormant Fee – Deposit Accounts with a balance of \$10.00 or less and no customer-initiated activity for 12 months (inactive) will be assessed a service charges equal to the balance and will be closed without prior notice.

Return Deposited Item Fee - \$10.00

Non-Sufficient Funds Item Fee - \$30.00



MAIN OFFICE

37 E. Ohmer Rd.

P.O. Box 650

Mayville, MI 48744-0650

(989) 843-6145

MILLINGTON OFFICE

8428 N. State St.

P.O. Box 520

Millington, MI 48746-0520

(989) 871-5501

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MEMBER FDIC

Revised 6/2021

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Type of account	Smart Check	Regular Checking	CLUB Checking	Senior CLUB Checking	Interest N.O.W. CLUB Checking	Senior Checking	Interest N.O.W. Checking	STAR Cash Back Reward Checking	STAR Interest Reward Checking
Minimum to open account	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Available without monthly service fee?	No	Yes, with a \$500 minimum balance per statement cycle.	Yes, with a \$1,000 minimum balance per statement cycle.	Yes, with a \$500 minimum balance per statement cycle.	Yes, with a \$2,000 minimum balance per statement cycle.	Yes	Yes, with a \$1,100 minimum balance per statement cycle.	Yes. Requires monthly eStatements, Direct Deposit, & 15 signature-based debit card transactions.	Yes. Requires monthly eStatements, Direct Deposit, & 15 signature-based debit card transactions.
Monthly fee if below balance requirement	\$2.00	\$5.00	\$6.00	\$3.00	\$8.00	N/A	\$7.00	N/A	N/A
Excess debit fee if below balance requirement	\$0.50 in excess of 10 checks.	\$0.25 in excess of 20 checks if below \$500 minimum.	\$0.25 in excess of 20 checks if below \$1,000 minimum.	\$0.25 in excess of 20 checks if below \$500 minimum.	\$0.25 in excess of 20 checks if below \$2,000 minimum.	N/A	\$0.25 in excess of 20 checks if below \$1,100 minimum.	N/A	N/A
Overdraft Protection (Normal credit criteria applicable)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Interest Available?	No	No	No	No	Yes	No	Yes	No	Yes
Bounce Protection Available?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Paper Statement Fee?	Yes	No	No	No	No	No	No	Yes	Yes

Other Checking Account Fees

- Non-Sufficient Funds Item Fee - \$30.00
- Stop payments - \$30.00 (good for 6 months)
- Telephone Transfer - \$0.50
- Check printing prices vary.
- Return Deposited Item Fee - \$10.00
- Early Account Closeout Fee - \$20.00 (if closed within the first 6 months and you retain no other account relationship with us)
- Return of cancelled checks - \$2.00
- Paper Statement Fee - \$2.00

Balance Computation – The daily balance method is used to calculate interest on your account. This method applies the current rate to the principal balance in the account each day.

Rate Information – For interest bearing accounts, at our discretion, we may change the interest rate on the account. Your interest rate and annual percentage yield may change at any time. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly and will be credited to your account monthly. Current rates are posted in the lobby of the bank and at MayvilleStateBank.com

Bounce Protection Limitations – Bounce Protection is a non-contractual courtesy which is available to accounts in good standing for personal, household or business use. Mayville State Bank reserves the right to limit participation to one account per household and to discontinue this service without prior notice.

Overdraft Protection – A fee of \$15.00 is due annually in order to continue your line of credit. A transaction fee of \$1.00 will be charged for each advance you make in addition to an interest charge for the period of overdraft.