

Mayville State Bank brings you a variety of personal accounts.

Type of account	Free Direct	Smart Check	Regular Checking	CLUB Checking	Senior CLUB Checking	Interest N.O.W. CLUB Checking	Senior Checking	Interest N.O.W. Checking
Minimum to open account	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Available without monthly service fee?	Yes, with a monthly direct deposit	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.
Monthly fee if below balance requirement	N/A	\$2.00	\$5.00	\$6.00	\$3.00	\$8.00	N/A	\$7.00
Excess debit fee if below balance requirement	N/A	\$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.
Overdraft Protection (Normal credit criteria applicable)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Interest Available?	No	No	No	No	No	Yes	No	Yes
Bounce Protection Available?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Paper Statement Fee?	Yes	Yes	No	No	No	No	No	No

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.