

**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**

from

**Park State Bank Lincoln Park  
2630 W. Superior Street  
Duluth, MN 55806  
(218)722-3500**

**NO CHECK CHECKING**

**Minimum balance to avoid a fee** - If your balance falls below \$100.00 on any day in the month, your account will be subject to a \$1.00 Minimum Balance Fee for that month.

**Deposit limitations** - You may make an unlimited number of deposits into your account.

**Fees and Charges** - The following fees and charges apply to this account:

- \* NSF Paid \*Item(s) Charge: We impose a per item fee of \$45.00. \*Items are check, ATM withdrawal, in person withdrawal, or electronic transaction.
- \* Overdraft/Item: We impose a per week fee of \$5.00 for an overdrawn status at weeks end.
- \* Return Deposit/Item: We impose a per item fee of \$5.00
- \* Stop Payment/Item: We impose a per item fee of \$30.00
- \* Instant Cash or Instant Cash & Check Card Fee: We impose a per check fee of \$1.00
- \* Paper Statement Fee: We impose a per month fee of \$1.00 to provide a paper statement.
- \* NSF Returned \*Item(s) Charge: We impose a per item fee of \$45.00. \*Items are check, ATM withdrawal, in person withdrawal, or electronic transaction.

**Additional Terms** - The following additional terms apply to this account: We impose a \$10.00 closing fee for all accounts closed within 6 months of opening date.