

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

JUST PARK

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 and Check Card Fee: We impose a per month fee of 1.25 per card for all accounts with an Instant Cash and Check card.
- Instant Cash or Instant Cash & Check Card Fee: We impose a per \$25.00 fee for replacement of lost cards.
- Check Images W/Statement Fee: We impose a per month fee of \$1.00 to include images with your statement.
- Instant Cash Card Fee: We impose a per month fee of \$1.25 for all accounts with an Instant Cash card.
- Bill Pay Fee: We impose a per month fee of \$6.95 for all accounts with Bill Pay.
- 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 per month Ready Money service charge of \$2.00 plus interest on any outstanding Ready Money balance. We impose a \$10.00 closing fee for all accounts closed within 6 months of opening date.