

**FEE SCHEDULE**  
**Park State Bank Fee Schedule**



2630 W Superior Street | Duluth, MN 55806  
 218-215-1153 | www.parkstatebank.com

The following fees may be assessed against your account.

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account Research or Reconciliation - per hour	\$25.00
ACH Dispute (business only)	\$10.00
ATM Balance Inquiry Service Charge - Out of Network (not charged if transaction is done at Park State Bank, MoneyPass Network, or Lucky Seven General Store ATMs.)	\$1.00
ATM Withdrawal Service Charge - Out of Network (not charged if transaction is done at Park State Bank, MoneyPass Network, or Lucky Seven General Store ATMs.)	\$1.00
Bill Pay - business accounts	\$10.00
Bill Pay - personal accounts	\$0.00
Business Paper Statements with Images (per cycle)	\$7.50
Business Paper Statements without Images (per cycle)	\$5.00
Cashier's Check	\$5.00
Cashier's Check - declaration of loss	\$30.00
Check Cashing - non-customer per check	\$5.00
Coin Counting - for non-customers	10.000% of total
Collection Item	\$75.00
Consumer Paper Statements with images (per cycle)	\$3.00
Consumer Paper Statements without images (per cycle)	\$3.00
Copy of Cancelled Check or Other Document	\$5.00
Debit Card and Gold Credit Card Expedited Delivery Fee	\$37.50
Debit, Credit, or ATM Card Replacement	\$10.00
Deposit Bag - with lock	\$30.00
Deposit Bag - without lock	\$5.00
Deposit Bag Replacement Key	\$5.00
Deposited Check Return Item Fee (businesses only)	\$4.00
Document Copies - fee varies based on document type and printing requirements. See bank representative for additional details.	
Escheated Abandoned Account Fee	\$75.00
eStatement - with or without images	\$0.00
Excess Transfer Fee - savings accounts only per item over the limit (see savings disclosures)	\$1.00
Foreign Check Processing - Canadian (per check)	\$5.00
Foreign Check Processing - non-Canadian (per check)	\$5.00
Inactivity Fee - monthly fee if account is inactive with no debits or credits for the past 12 months	\$10.00
Levies and Garnishments	\$125.00
Mobile Deposit - business with remote deposit capture (RDC)/per month	\$5.00
Mobile Deposit - business without remote deposit capture (RDC)/per month	\$10.00
Mobile Deposit - personal accounts	\$0.00
Notary Fee - customers only	\$0.00
Overdraft Fee - continuous (charged each business day after the 5th business day)	\$5.00
Overdraft Insufficient Funds Charge (per each presentment of item, including resubmissions)	\$30.00
Overdraft or Return Item Fee (applies to overdrafts created by check, in-person, ATM withdrawals or electronic means)	\$30.00
Overdraft or Return Item Fees - MAXIMUM per day	\$150.00
Overdraft Protection Sweep - per Sweep from internal personal accounts	\$5.00
Paper Statement (additional) - per statement, per cycle	\$5.00

Safe Deposit Box Drilling - please see a bank representative for current pricing.	
Stop Payment Fee	\$30.00
Stop Payment Fee - series of checks	\$38.00
Visa Gift Cards - customers	\$4.00
Visa Gift Cards - non customers	\$5.00
Visa Reloadable Cards - reload fee	\$2.95
Visa Travel Card - companion card (up to 2 extra)	\$2.95
Visa Travel Card - monthly fee (waived for first 3 months and with any monthly load)	\$4.95
Visa Travel Card - purchase price	\$9.95
Visa Travel Card - reload fee	\$2.95
Wire - Incoming Domestic Transfer	\$10.00
Wire - Incoming International Transfer	\$25.00
Wire - Outgoing Domestic Transfer	\$25.00
Wire - Outgoing International Transfer	\$60.00