

**FEE SCHEDULE**  
**Consumer**

**The Lyon County State Bank**  
**902 Merchant St - PO Box 488**  
**Emporia, Kansas 66801**  
**(620)342-3523**  
**www.mylcsb.com**  
**lcsb@mylcsb.com**

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

Check printing fees vary by the style of check ordered.

Account Balancing (per hour)	\$20.00
Account Research (per hour)	\$25.00
Bank Closed Account Collection Fee	\$25.00
Check Image Copy (per image after one free per month)	\$1.00
Continuous Overdraft Fee - per business day, beginning on the tenth business day overdrawn. Fees are imposed for overdrafts created by check/draft, in-person withdrawals, ATM withdrawals, other electronic means, or the assessment of other bank fees.	\$7.00
Counter Check (per check)	\$1.00
Debit Card Fee (per card, over two per account)	\$2.00
Debit Card Replacement Fee (per card after 1 free in 12 month period)	\$10.00
Dormant Fee - Checking (per month). Balance under \$100 and 365 days or more of inactivity, OR account is Dormant due to Bad Address or Deceased Owner.	\$10.00
Dormant Fee - Savings/Money Market (per month). Balance under \$50 and 730 days or more of inactivity, OR account is Dormant due to Bad Address or Deceased Owner.	\$10.00
Foreign Check Collection (per item). To process an item drawn on a foreign bank.	\$6.00
Garnishment Fee	\$15.00
Mastercard Cross-Border Fee. Assessed when Merchant or Terminal country is different than Cardholder country. See Electronic Fund Transfer Disclosure for more details.	0.900% of Transaction Amount
Mastercard Currency Conversion Fee. Assessed on any transaction in a currency other than US Dollars. See Electronic Fund Transfer Disclosure for more details.	0.200% of Transaction Amount
Non-LCSB ATM Fee (per transaction or inquiry). Assessed when you use ATM's not owned by LCSB; is in addition to any fees assessed by the owner of the ATM.	\$2.00
NSF Paid Item Fee (per item, with a maximum of six returned/overdraft item fees per day). Fees are imposed for overdrafts created by checks/drafts, in-person withdrawals, ATM withdrawals, other electronic means, or the assessment of other bank fees.	\$33.00
NSF Returned Item Fee (per item, with a maximum of six returned/overdraft item fees per day). A fee may be incurred each time an item is presented for payment and returned. An item may be presented for payment more than one time, and we may charge you a fee for each re-presentation. Fees are imposed for insufficient funds created by checks/drafts, in-person withdrawals, ATM withdrawals, other electronic means, or the assessment of other bank fees.	\$33.00
Returned Deposit Items (per item). Fees are imposed for returned deposit items, including returned External Transfer Deposits made using the External Transfer feature in your Online or Mobile Banking application.	\$10.00
Returned Mail Fee. One-time charge when first piece of mail is undeliverable.	\$5.00
Statements - Activity Statement (per statement). Current cycle only.	\$2.00
Statements - Duplicate Paper Statement (per statement)	\$3.00
Statements - Emailed Statement (for a single statement). Research fees may apply.	\$3.00
Statements - Emailed Statement (for multiple statements). Research fees may apply.	\$5.00
Statements - Printed Statement (per double sided page). Research fees may apply.	\$1.00
Stop Payment (per item)	\$33.00
Telephone Transfer Fee (per transfer)	\$5.00
Wire Transfer - Incoming (per wire)	\$10.00
Wire Transfer - Outgoing Domestic (per wire)	\$20.00
Wire Transfer - Outgoing International (per wire)	\$75.00