

**FEE SCHEDULE**

**Business**

**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
Business Online Banking - ACH Origination File Fee (per file)	\$4.00
Business Online Banking - ACH Origination Item Fee (per item in file)	\$0.06
Business Online Banking - Basic	\$0.00
Business Online Banking - Basic with ACH and/or Wire Transfer Origination (per month)	\$15.00
Business Online Banking - Bill Pay with E-Business Checking (per month)	\$0.00
Business Online Banking - Bill Pay without E-Business Checking (per month)	\$5.95
Business Online Banking - Bill Pay without E-Business Checking (per payment over 10 per month)	\$0.50
Business Online Banking - Positive Pay Fee (per month). Paper checks only.	\$35.00
Business Online Banking - Positive Pay Item Fee (per item)	\$0.06
Business Online Banking - Token Fee (per month, per online user). Required with ACH, Wire or Positive Pay.	\$2.00
Business Online Banking - Token Replacement Fee (per token)	\$15.00
Check Image Copy (per image after one free per month)	\$1.00
Continuous Overdraft Fee - per business day, beginning on the tenth business day overdrafted. Fees are imposed for overdrafts created by check/drafts, in-person withdrawals, ATM withdrawals, other electronic means, or the assessment of other bank fees.	\$7.00
Debit Card Fee (up to four cards). Additional cards require approval and may create additional fees.	\$0.00
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 (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.	0.900% of Transaction Amount
Mastercard Currency Conversion Fee. Assessed on any transaction in a currency other than US Dollars.	0.200% of Transaction Amount
Night Drop Key Deposit. Refunded upon return of key.	\$25.00
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). 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) - 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)	\$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 Domestic (per wire). For wires originated through Business	\$15.00
Online Banking.	
Wire Transfer - Outgoing International (per wire).	\$75.00