



THE MARBLEHEAD BANK

PRODUCT & SERVICE CHARGES

Effective – January 1, 2020

CONSUMER CHECKING ACCOUNTS:

FIRST MATES –

Minimum Balance, Monthly fee:	
0-599.99	\$7.00
600.00 and over	N/C
Direct Deposit of Any Kind	N/C
Minimum to open	None
Easy Bill Pay	\$3.00

CAPTAINS –

Minimum Balance, Monthly fee:	
0-999.99	\$9.00
1,000.00 and over	N/C
1,000.00 and over	Interest earned at current rate
Minimum to open	None
Easy Bill Pay	\$3.00

CAPTAINS PLUS – *No longer offered

No monthly fee on the account with a MHB relationship of \$5,000.00. Relationship includes checking, savings, CD's, and loans. Includes 9 checks processed per Month (\$0.25 per check thereafter). Interest paid on any account with a daily balance of \$2,500.00 or more. A direct deposit from any source is required.

ADMIRALS CLUB –

Minimum Balance, Monthly fee:	
Combined Balances of Loans/Deposits	
0-14,999.99	\$11.00
15,000.00 and over	N/C
2,500.00 and over	Interest earned at current rate
Minimum to open	None
Easy Bill Pay	N/C

BUSINESS CHECKING ACCOUNTS:

Images Included – On All Business Accounts

REGULAR

Maintenance Charge	\$13.00
Items Paid, each	\$0.19
Deposit, each	\$0.27
Deposited Item, each	\$0.12
Minimum to open	None
Easy Bill Pay	\$3.00

(An earnings credit of current market rates will be applied against the above charges.)

SIMPLIFIED BUSINESS CHECKING –

Minimum Balance, Monthly fee:	
0-3,499.99	\$11.00
3,500.00 and over	N/C
First 100 Items Paid/Deposits Made	N/C
Excess over 100, each	\$0.27
First 100 Transit Items	N/C
Excess over 100, each	\$0.27
Minimum to open	None
Easy Bill Pay	\$3.00

SAFE HARBOR CLUB COMMERCIAL CHECKING –

Minimum Balance, Monthly fee:	
Combined Balances of Loans/Deposits	
0-24,499.99	\$26.00
25,000.00 and over	N/C
First 400 items Paid/Deposits made	N/C
Excess over 400, each	\$0.12
Minimum to open	None
Easy Bill Pay	N/C

Many Other Benefits Available. See Flyer

CHECK PRINTING:

Cost may vary for each type of check ordered.

CONSUMER SAVINGS ACCOUNTS:

MONEY MASTER – Linked to checking

Minimum to draw interest	\$200.00
Minimum to open	None

QUARTERLY STATEMENT SAVINGS –

Minimum to draw interest	\$200.00
Minimum to open	None

A monthly fee of \$5.00 will be charged on the above savings accounts if the minimum balance falls below \$200.00 except minor's Money Master accounts.

ACCESS PLUS –

0-4,999.99	\$11.00
5,000.00 and over	N/C
Minimum to open	\$5,000.00

MONEY MARKET PLUS ACCOUNT –

0-2,499.99	\$16.00
2,500.00 and over	N/C
Minimum to open	\$2,500.00
Fee/penalties for exceeding transaction limits	\$16.00

CLOSING FEE

\$35.00
(If ANY of the above accounts closes within 6 months of opening)

OTHER FEES AND SERVICES:

COIN AND CURRENCY –

Non Customer (Over \$200.00)	\$6.00
Customer (Less than \$4,000.00)	N/C
Customer (Over \$4,000.00) per \$1,000.00	\$1.50

COIN/CURRENCY COUNTING –

Customer (Deposit Funds)	N/C
Customer (Cash Taken)	5%
Non Customer	10%

NIGHT DEPOSITORY –

Set up	N/C
Key Deposit, each	\$6.00
Locked bag with 2 keys	\$26.00
Regular bag with zipper	\$7.00

COLLECTIONS –

Foreign Check (NOT Canadian)	\$40.00
Canadian Check	\$25.00
Cashiers Checks	\$6.00
Money Orders	\$5.00
Incoming Wire, Non Customer	\$30.00
Incoming Wire, Customer	\$16.00
Outgoing Wire, Customer	\$25.00

BOOKKEEPING FEES –

Printout of Activity	\$7.00
Stop Payment/Series	\$31.00
Checking/Savings NSF Fee-Overdraft or Return	\$33.00
Daily Overdraft Fee After 2 nd Day	\$4.00
Return Items (Deposited)	\$13.00
Balance Inquiries	\$1.00

CHECK IMAGE REQUESTS –

Less than 12 images on a page	\$3.00
Front & Back images additional	\$3.00
Image of check/deposit	\$4.00
Replacement Statement (no images)	\$6.00
Replacement image copies returned with account statement	\$11.00
Check images returned with original statement	\$6.00

RESEARCH AND ADMINISTRATION –

Response to legal service (per acct. involved)	\$50.00
Research, per hour charge (1 hour minimum)	\$25.00
Reconcile Bank Statements, per hour charge (1 hour minimum)	\$15.00
Deposit Verification	\$6.00

SAFE DEPOSIT BOXES –

Key Deposit (2Keys) returned when box closed..	\$30.00
One Key Lost	\$20.00
Two Keys	\$30.00
2x5.....	\$25.50
3x5.....	\$30.50
4x5.....	\$38.50
5x5.....	\$40.50
3x10.....	\$45.50
4x10.....	\$80.50
5x10.....	\$85.50
10x10.....	\$110.50

\$10.00 per year discount for automatic checking account debit. Current Ottawa County sales tax will be collected on all boxes.

MISCELLANEOUS SERVICE FEES –

Direct Deposits.....	N/C
Cash Advance (non-customer, each).....	\$6.00
Mail Check from Account.....	\$6.00
Telephone Transfer between Accounts	\$5.00
Check Guard (per transaction)	\$6.00
Amortization Schedule.....	\$6.00
Notary Fee.....	\$5.00
Document Fee (non-title).....	\$5.00
Fax (Incoming or Outgoing):	
1 st page.....	\$2.00
Subsequent pages.....	\$1.00

ATM FEES –

TRANSACTIONS AT OUR ATM:

Checking	
Withdrawal	N/C
Deposit.....	N/C
Transfer.....	\$0.50
Balance Inquiry	\$0.50
Savings	
Withdrawal	\$0.50
Deposit.....	N/C
Transfer.....	\$0.50
Balance Inquiry	\$0.50

TRANSACTIONS AT OTHER AFFILIATED ATM'S

Checking	
Withdrawal	\$0.75
Deposit (Where Available)	\$0.75
Transfer.....	\$0.75
Balance Inquiry	\$0.75
Savings	
Withdrawal	\$0.75
Deposit (Where Available)	\$0.75
Transfer.....	\$0.75
Balance Inquiry	\$0.75

TRANSACTIONS AT NATIONAL NETWORKS (CIRRUS-PLUS)

Checking	
Withdrawal.....	\$1.25
Deposit	N/A
Transfer	\$1.25
Balance Inquiry.....	\$1.25
Savings	
Withdrawal.....	\$1.25
Deposit	N/A
Transfer	\$1.25
Balance Inquiry.....	\$1.25

REPLACE CARD (FOR ANY REASON).....\$25.00

ELECTRONIC BANKING SERVICE FEES –

Internet Banking.....	N/C
Internet Bill Pay.....	\$3.00
Internet Stop Payment.....	\$21.00
Card Valet App	N/C
Touch Banking App.....	N/C



THE MARBLEHEAD BANK

3 Convenient Locations To Serve You

709 W. Main Street (419) 798-4471
 259 S. Bridge Road (419) 732-6263
 9400 N. Shore Blvd. (419) 798-8203
 Marblehead, Ohio 43440

SERVING YOU SINCE 1907

Visit Us On The Web At
www.marbleheadbank.com

A FULL SERVICE BANK



**THE
 MARBLEHEAD
 BANK**

709 WEST MAIN STREET
(419) 798-4471

259 SOUTH BRIDGE ROAD
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9400 NORTH SHORE BOULEVARD
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