



IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Quoin Financial Bank
209 Commercial SE
Highmore, SD 57345
(605)852-2251

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Table with 2 columns: Service/Feature and Fee/Limitation. Includes items like Account Activity Printout (\$3 per copy), Account Statement Reproduction (\$3 per statement), and various Inactive and Dormant Account Fees.

LIMITS AND FEES DISCLOSURE

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If your account is overdrawn five (5) consecutive business days, you will be charged \$25.00 on the fifth business day and every fifth business day your account remains overdrawn.

No Charge for overdrafts \$10.00 and under

No charge for overdrafts caused by ATM transactions and one-time debit card transactions

Large Overdrafts	\$0.50 per \$1000
Return Charge (for items presented for payment but returned due to insufficient funds in the account)	\$33.00 per return
Multiple fees may be incurred on a single item if presented multiple times	
Uncollected Funds Charge (for items presented when there are insufficient funds available in the account)	\$33.00 per return
Multiple fees may be incurred on a single item if presented multiple times	
Check Printing	
Fee depends on style of check ordered	
Counter Checks	\$.50 per Check
Stop Payment	\$33.00 per item
Deposit Item Return Charge	\$5.00 per item
Accessed for each deposited item returned and charged back to your account.	
Paper Statement Fee	\$3.00 per month
No charge for e-statements (Applies to new deposit relationships beginning 4-1-2015)	
Checking and Savings Transfer Charge	\$3.00 per transfer
(Excludes internet banking transfer, customer initiated transfer and recurring transfer)	
Credit Checking Reserve Transfer Charge	\$25.00 per advance
Visa Check Card (Debit Card) Dollar Limitations	
You may withdraw up to \$510 from our terminals each day using your Debit card. Your limit may differ depending on your personal credit history or other factors. We will notify you of your limit, if different.	
You may purchase up to \$1500 worth of goods or services each day using your Debit card. Your limit may differ depending on your personal credit history or other factors. We will notify you of your limit, if different.	
ATM Transfers Using Visa Check Card (Debit Card)	\$2.00 per transfer
Non Quoin Financial Bank ATMs	
Non Money Pass Network ATMs	
ATM Withdrawal Using Visa Check Card (Debit Card)	\$3.00 per cash withdrawal
Non Quoin Financial Bank ATMs	
Non Money Pass Network ATMs	
ATM Balance Inquiry Using Visa Check Card (Debit Card)	\$2.00
Replace Visa Check Card (Debit Card)	\$10.00
Visa Check Card (Debit Card) Same Day Rush Embossing	\$30.00
Currency Conversion & International Transactions	
.8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction.	
Garnishments	\$40.00
Levies	\$40.00
Cashiers Check	\$4.00
Money Order - Customers	\$2.00
Money Order - Non-customers	\$3.00
Wire Transfers - Domestic Incoming	\$15.00
Wire Transfers - Domestic Outgoing	\$30.00

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Wire Transfers - Foreign Incoming	\$15.00
Wire Transfers - Foreign Outgoing	\$55.00