



# Customer Fee Schedule

## Account Holder Convenience Fees

<u>Service</u>	<u>Fee</u>
Check Cashing (Subject to Funds Availability Policy).....	No fee
Coupon Redemption (Per envelope).....	\$10.00
Foreign Check Redemption.....	\$50.00
Canadian Check (Under \$150).....	\$5.00
Canadian Check (Over \$150).....	\$50.00
(+ Corresponding Bank fees)	
Foreign Currency (Purchase - shipping and handling).....	\$13.00
(Redeem).....	Percent of total
Gift Card.....	\$3.75
Legal Document Review.....	\$25.00 + costs
Legal Processing.....	\$100.00 + cost
Loose Coin Exchange.....	Free up to \$100.00
.....	1% over \$100.00
Lost Money Order or Cashier's Check Claim.....	\$20.00
Notary Public.....	No fee
Photocopies (Per page).....	\$0.25
Copies (Money Order or Cashier's Check, per item).....	\$5.00
Purchase Cashier's Check.....	\$3.50
(Available to deposit account holders only)	
Purchase Domestic Traveler's Checks (Dual Signature).....	2% of total
(Single Signature).....	1% of total
Purchase Money Order.....	\$2.50
Purchase Rolled Coin (Retail Customers).....	No fee
Purchase Temporary Checks (Per sheet of 3).....	\$1.50
Receive Facsimile (Domestic & International, per page)...	\$1.00
Send Facsimile (Domestic, per page).....	\$1.00
(International, per page).....	\$5.00
Signature Guarantee.....	No fee
Special Handling/Item.....	\$5.00
U.S. Savings Bond (Purchase or Redemption).....	No fee
Utility Bill Payments (AT&T, NICOR, ComEd).....	No fee
Visa®/MasterCard® Cash Advance.....	No fee

<u>Safe Deposit Boxes</u>	<u>Annual Fee</u>
Size availability varies per location.	
2x5x22.....	\$15.00
3x5x22.....	\$20.00
5x5x22.....	\$30.00
3x10x22.....	\$40.00
5x10x22.....	\$60.00
10x10x22.....	\$110.00
15.5x10.....	\$160.00
Key Deposit.....	\$15.00
Drill safe deposit box.....	\$130.00
Lost safe deposit box key.....	\$15.00
Safe deposit box late payment fee.....	\$5.00

## Express Access Fees

<u>Service</u>	<u>Fee</u>
ACH Overdraft.....	\$30.00
ATM Adjustments (Non-proprietary terminals only).....	\$5.00
ATM/Visa® Check Card Replacement Fee.....	\$5.00
ATM Transaction Fee BankFinancial ATM network.....	No fee
Other ATM terminals per transaction charge.....	\$1.75
Plus any fee imposed by the owner of the other terminal or network.* You may be eligible for more free ATM services. Refer to the specific account for more information.	
Domestic Wire Transfer (Outgoing).....	\$15.00
(Outgoing, \$100,000 or more after 10:00 a.m.).....	\$25.00
Incoming Wire Transfer.....	No fee
Outgoing International Wire Transfer (+ Corresponding Bank fees).....	\$37.50
Optional Wire Transfer Confirmation Callback (to one confirmer).....	\$5.00
(to two confirmers).....	\$10.00
Facsimile Response (Per page).....	\$5.00
Stop Payment on Non-ATM Electronic Payment.....	\$30.00
Stop Payment Renewal on Non-ATM Electronic Payment.....	\$15.00
Special Card Delivery Fee (Debit or ATM).....	\$10.00
Visa® Check Card Research Request.....	\$10.00 minimum, first 20 minutes; \$10.00 for each additional full or part 20 minutes

## Account Services

<u>Service</u>	<u>Fee</u>
Account Reconciliation/Balance Assistance.....	\$10.00 minimum, first 20 minutes; \$30.00 for each additional full or part 60 minutes
Account Research.....	\$20.00 minimum, first 20 minutes; \$50.00 for each additional full or part 60 minutes
Cancelled Check Copies (Up to 6).....	\$5.00 per item (After 6 checks, refer to Account Research Fee)
Damage to Property.....	As appraised
Domestic Collections.....	\$15.00/item + costs
Early Closing Fee (if account is closed within 120 days of opening date).....	\$25.00
Form 1099 Copies.....	\$5.00

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# Customer Fee Schedule

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Inactivity Fee.....\$5 per month for deposit accounts; \$5 per month on cashier's checks and money orders \$250 or less; 1% per month on cashier's checks and money orders greater than \$250

Inactivity is defined as:

- Checking/Savings/Money Market: no activity for 180 days and balance less than \$250
- Cashier's Checks/Money Orders/Bank Checks: after 1 year
- Kid's Savings: no activity for two (2) years and balance less than \$250

Instant Statements Branch Service.....	No fee
Instant Statement Mail Delivery.....	\$1.00
MICR Reject Fee.....	\$2.00 per item for items not purchased from a BankFinancial approved supplier
Negative Balance.....	Daily fee beginning on 2nd consecutive day the account has a negative balance; \$1 per \$1,000 of negative balance, with a minimum daily fee of \$5
Non-Sufficient Funds (NSF).....	\$30.00
Passbook Replacement.....	\$5.00
Returned Deposit Item fee.....	\$5.00
Savings Sweep (Per transfer).....	\$10.00
Statement Copies (Up to 6 statements).....	\$5.00 per item (After 6 statements, refer to Account Research Fee)
Stop Payment Check.....	\$30.00
Stop Payment Check Renewal.....	\$15.00
Third Party Request to Close Account.....	\$25.00
Uncollected Funds (UCF).....	\$30.00

\*If you initiate a transaction at any ATM terminal that BankFinancial does not own, the owner of the terminal or any regional, national or local network utilized to effect the transaction may impose a separate fee for the transaction.

The above fees are subject to change without notice. Some products and services are not available at some locations.