

## Section 4 - Branch Services

This section includes products and services.

## Crawford County Bank

We offer a complete line up of consumer and business products and services. To learn more, visit a local branch or [www.crawfordcountybank.com](http://www.crawfordcountybank.com).

In general, all consumer products are available at all branch locations. Business products are available at all branch locations; however, the delivery channel may differ based on location. If a location does not have an onsite lender, an appointment can be made.

There are no differences in products within the branch distribution channel. If a state law or regulation prohibits an activity or lending product within the state that is the only reason for a variation in products / services. Not all branches have safe deposit boxes.

Deposit account rates are available at any branch or by calling 712.263.5685. Loan rates are available at any branch or by calling 712.263.5685.

Consumers can open new account for consumer checking and savings accounts at branch location for all deposit products. Consumers can apply by telephone or at branch locations for lending products. Consumers can apply for a mortgage at branch locations.

### Products Offered

#### Consumer

##### Deposit Accounts

- Checking Accounts
- Savings Accounts
- Health Savings Accounts
- Certificates of Deposit
- Individual Retirement Accounts

##### Loan Accounts

- Vehicle Loans
- Personal Loans
- Home Equity Loans
- Mortgage Loans
- Personal Lines of Credit
- Home Equity Lines of Credit

##### Card Products

- Credit Cards
- Banking Cards

##### Other

- Online Services
- Mobile Services

Questions regarding transaction fees or cost of services should be directed to your nearest branch location.

#### Small Business and Commercial

##### Checking

- Small Business Checking
- Business Checking
- Commercial Checking with Interest

##### Savings

- Savings
- Money Market

##### Treasury Services

- ACH
- Wire Transfers
- Global Banking
- Remote Deposit Capture
- Fraud Protection Solutions

##### Card Products

- Business Debit Card

##### Other

- Online and Mobile banking platforms

Questions regarding transaction fees or cost of services should be directed to your nearest branch location.



# CRAWFORD

C o u n t y B a n k

## Services & Fees Disclosure

Bill Pay .....	No Charge
Cashier's Check – per check .....	\$5.00
Collection Item – per item .....	\$10.00
Dormant Account Fee – per month .....	\$5.00
Garnishment or Levies .....	\$50.00
Indemnity Bond – per Certificate .....	\$25.00
Online Banking .....	No Charge
Mobile Banking .....	No Charge
Overdraft Item Fee – may be created by check, in-person withdrawal, ATM or other electronic means .....	\$30.00/Max 5 Day
<b>Research</b>	
Per hour, including account reconciliation .....	\$35.00
Per page .....	\$1.00
Return Item Fee.....	\$30.00/Max 5 Day
A Return Item Fee of \$30.00/item applies to any item that was returned due to non-sufficient funds in the account when a check, or item via electronic means is presented for payment. Multiple Return Item Fees may be charged on the same item if the item is re-presented for payment on different business days.	
<b>Safe Deposit Box</b>	
Drilling Charge .....	\$200.00
Payment late fee – per box per month.....	\$5.00
<b>Statements</b>	
Electronic Statement.....	No Charge
Paper Statement.....	No Charge
Stop Payment – per check .....	\$30.00
Undeliverable Mail .....	\$10.00
<b>Wire Transfer Fees</b>	
<b>Incoming</b>	
Domestic .....	\$10.00
International .....	\$50.00
<b>Outgoing</b>	
Domestic .....	\$20.00
International .....	\$50.00