

**SCHEDULE
OF FEES & SERVICES**



HOYNE SAVINGS BANK - Safe Since 1887

SCHEDULE OF FEES & SERVICES

Hoyne Savings Bank affords you a wide range of customer services and accounts. Some of the financial services offered do involve a nominal fee. All of the services listed may not be available at all bank locations.

CHECKING AND MONEY MARKET ACCOUNT FEE SCHEDULE

Below Minimum Balance (Applicable Personal Account--per month).....	\$ 8.00
Below Minimum Balance (Applicable Business Account--per month).....	\$ 25.00
Below Minimum Balance (Applicable Money Market Account--per month).....	\$ 10.00
Deposited Check Returned (Applicable Personal Account--per check).....	\$ 10.00
Deposited Check Returned (Applicable Business Account--per check).....	\$ 4.50
Excess Money Market Transaction (per item).....	\$ 10.00
Money Market Check (written for \$100.00 or less)	\$ 10.00
Non-Sufficient Funds--Overdraft (Returned or Paid--per check or electronic transfer).....	\$ 30.00
Over the Counter Encoded Checks (5 checks).....	\$ 5.00
Reconciling Statement (per hour, 1 hour minimum).....	\$ 20.00
Stop Payment (Per check, electronic, recurring or a series of checks).....	\$ 25.00

GENERAL FEE SCHEDULE (Applicable to All Accounts)

Account Closing (if closed within 3 months of opening).....	\$ 10.00
Account Research--All types (per hour, 1 hour minimum).....	\$ 35.00
Account Verification Letter.....	\$ 20.00
Below Minimum Balance (Passbook or Statement Savings--per month).....	\$ 3.00
Cashier Check (\$500.00 and over, one free, then per check).	\$ 2.00
Cashier Check (under \$500.00, per check).....	\$ 5.00
Coin Counting and Redemption:	
If deposited.....	\$ N/C
If not deposited, (minimum amount).....	\$ 2.00
Or a flat fee of 2% of the total dollar amount	
Deposited Check Returned (Applicable Personal Account--per check).....	\$ 10.00
Deposited Check Return (Business Account--per check).....	\$ 4.50
Excess Statement Savings Transaction (per item).....	\$ 10.00
Illinois Vehicle License Plate Sticker Service.....	\$ 3.50
In House Transmatic NSF Fee (Mortgage Loans Only).....	\$ 25.00
Legal Fees:	
Citation to Discover Assets.....	\$100.00
Garnishment.....	\$100.00
Subpoena.....	\$100.00
Tax levy/lien processing.....	\$100.00
Lost Passbook.....	\$ 10.00
Money Order (per item).....	\$ 1.00
Non-Sufficient Funds--Overdraft (Returned or Paid--per electronic transfer).....	\$ 30.00
Photocopy--Hoyne Official Checks (per check).....	\$ 3.00
Photocopy--Other Items (per item).....	\$.25
IRA Trustee Transfer Fee.....	\$ 20.00
Wire Transfer (Incoming).....	\$ 25.00
(Outgoing).....	\$ 45.00
Stop Payment of a Hoyne Official Check (per check).....	\$ 25.00
Stop payment of a Hoyne Cashier Check, when Permitted will require the purchase of an Indemnity Bond prior to the item being replaced or refunded. Replacement of an official checks will be considered Only in cases of lost, stolen or destroyed checks	

SAFE DEPOSIT BOX RENTALS

Safe Deposit Boxes of various sizes are available for rent at our Main Office, 4786 N. Milwaukee Ave., Chicago, at our Woodstock Office, 400 St. Johns Rd., Woodstock and at our Worth Office, 11139 South Harlem Ave. in Worth from Hoyme Savings Bank. The annual rent varies according to the size of the particular box rented. See our vault department for details. Besides rent, the following fees apply to safe deposit box rentals:

Box drilling.....	\$200.00
Late payment fee.....	\$ 10.00
Name addition.....	\$ 5.00
Returned check (Personal Account--per check).....	\$ 10.00
Returned check (Business Account--per check).....	\$ 4.50
Transfer.....	\$ 20.00
Will search.....	\$ 25.00

HOYNE SAVINGS BANK STAR® Network ATM Card

Hoyme Savings Bank is a member of the STAR® Network. You can access your money 24 hours a day through automatic teller machines (ATMs) and selected Point-of-Sale (POS) locations. In addition, Hoyme Savings Bank is a participating member of the STARsf Program (Surcharge-Free). Hoyme cardholders can make withdrawals at other participating STAR ATMs wherever the "STARsf" symbol is displayed, without incurring a surcharge. To get a list of participating STARsf locations visit www.star.com. Hoyme Savings Bank offers 24-hour ATMs at our Main Office Drive Up in Chicago and at our Grand, Wheeling, Woodstock and Worth Offices. Locations are listed on the back of this brochure. All ATMs that we own or operate are identified as Hoyme terminals.

Your Hoyme Savings Bank STAR® Network ATM Card can also be used at any CIRRUS® ATM throughout the United States and abroad.

Currency Conversion and International Transactions

When you use your VISA® Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA® itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

VISA USA® charges us a .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. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where country of the merchant is outside the USA.

ATM FEES

Transactions made at a Hoyme Savings Bank ATM..... FREE

The following charges apply for transactions at ATMs not owned by Hoyme Savings Bank. In addition, a fee may be imposed by an ATM operator if the consumer conducts a transaction at an ATM that is not owned or operated by the issuer of the card.

CIRRUS® or other Network (Withdrawals / Card Activity Fee--per transaction).....	\$ 1.00
Deposits (per transaction).....	\$ 1.50
Withdrawals (per transaction).....	\$ 1.00
Replacement of Hoyme Savings Bank STAR® Network ATM/VISA Debit Card (per card).....	\$ 20.00

®STAR Network is a registered trademark of STAR Network.

®CIRRUS is a registered trademark of Cirrus System, Inc.

®VISA is a registered trademark of the Visa USA, Inc.

HOYNE SAVINGS BANK

MAIN OFFICE

4786 North Milwaukee Avenue
Chicago, Illinois 60630-3629
773-283-4100

MAIN OFFICE DRIVE UP

4729 North Milwaukee Avenue
Chicago, Illinois 60630-3629
773-283-4100

GRAND AVENUE OFFICE

7001 West Grand Avenue
Chicago, Illinois 60707-2107
773-889-7575

OAK LAWN OFFICE

4646 West 103rd Street
Oak Lawn, Illinois 60453-4719
708-425-9100

PULASKI OFFICE

6858 South Pulaski Rd.
Chicago, Illinois 60629-4121
773-581-6500

WHEELING OFFICE

699 West Dundee Road
Wheeling, Illinois 60090-2607
847-459-1150

WOODSTOCK OFFICE

400 St. Johns Road
Woodstock, Illinois 60098-2727
815-337-6300

WORTH OFFICE

11139 South Harlem Avenue
Worth, Illinois 60482-1817
708-361-8000

Please call your local bank office for a schedule of hours.

Member
FDIC

