



Personal Fee Schedule – Truth in Savings Disclosure Addendum
Effective August 1, 2024

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

Personal Fee-Truth in Savings Disclosure Addendum	Hawthorn (Current)	Effective 8/1/2024
Account Reconciliation or Balancing (Per hour, minimum one hour)	\$35.00	\$50.00
Account Research (Per hour, minimum one hour)	\$35.00	\$50.00
ACH Bank Originated Setup Fee	\$20.00	Discontinue service
ACH Bank Originated Transaction Fee (Monthly)	\$5.00	Discontinue service
Activity Statement Printout	\$3.00	\$3.00
ATM Inquiry/Transaction Fee (Non-Hawthorn ATM)	\$1.00	\$2.00
Canadian Item Processing	\$25.00	\$25.00
Card Fees:		
Custom Picture	\$5.00	\$5.00
Gift Card	\$5.95	\$5.95
Travel Card	\$9.95	\$9.95
Travel Card Reload (In Branch)	\$2.00	\$2.00
Travel Card Reload (Other Source)	\$4.95	\$4.95
Cashier's Check Fee (Customers Only)	\$5.00	\$8.00
Chargeback Fee	\$8.00	Eliminate fee
Check Cashing for Non-Customers (only checks drawn on Hawthorn Bank)		\$10.00 for Checks >\$200.00
Check Copy (Per page)	\$2.50	\$3.00
Coin Counting (Non-customer)	15%	Discontinue for Non-customers Free for customers
Collection Item Fee	\$20.00	\$50.00
Counter Check Fee	\$0.25	\$0.25
Debit Card Replacement Fee	\$10.00	\$10.00
Dormant Service Charge (Monthly)	\$1 monthly if balance<\$50	\$8.00
Early Closeout Fee (Account Closed Within "X Days" of Opening)	\$25 within 30 days of opening	\$50.00 within 90 days of opening
Excessive MMKT Withdrawal Fee (Above 6 per statement cycle)	\$10.00	\$10.00
Foreign Currency Order	Provider fee +\$20	\$35 Currency only
Foreign Currency Redemption	Provider fee +\$20	\$35 Currency only
Foreign International Drafts, Order or Redemption	Provider fee +\$20	\$35.00
Garnishment Processing fee	\$75.00	\$150.00
Medallion Signature Guarantee (Customers only)	\$50.00	\$50.00
Mobile Banking	Free	Free
Mobile Deposit	Free	Free
Money Order Fee (Customers only)	\$3.00	\$5.00
Night Deposit Bag (No Lock/Lock)		\$5.00 no lock /\$15.00-lock bag
Notary Services (Non-Customers)	\$2.00	Discontinue for Non-customers Free for customers
Online Banking: Account access, Bill Payment*	Free	Free
Overdraft Item fee (Paid)/Return Item fee (Returned)**	\$35.00	\$35.00
Safe Deposit Box Key Replacement	\$25.00	\$25.00
Safe Deposit Box Late Payment Fee		\$5.00
Safe Deposit Box	Varies by size	Varies by size
Safe Deposit Box Drill Fee	\$250 minimum	\$200 plus \$25 per key=\$250.00
Statement Processing Fees:		
Check images with Statement (Monthly)	\$2.00	\$2.00
Duplicate Paper Statement (Monthly)	\$3.00	\$3.00
Electronic Statement	Free	Free
Paper Statement fee (Monthly)***	\$3.00	\$3.00
Special Statement Cut-off or Handling (Monthly)	\$5.00	\$5.00
Statement Reprint	\$3.00	\$3.00
Stop Payment Fee	\$35.00	\$35.00
Sweep Transaction Fee--Overdrafts (Per transaction)	\$8.00	\$10.00
Tax Levy Processing Fee	\$75.00	\$150.00
Telephone Transfer Fee (Agent assisted calls)	\$2.00	\$2.00
Undeliverable Mail (Per Item)	\$10.00	Eliminate fee
Wire Transfer Fee - Incoming	\$10.00	\$15.00
Wire Transfer Fee - Outgoing Domestic	\$20.00	\$25.00
Wire Transfer Fee – Outgoing International	\$50.00	\$50.00

*Basic bill payments are free; however, other bill payment services may have a fee associated with the type of transaction as disclosed in the bill payment function.

**For details regarding the assessment of fees, refer to the Terms and Conditions documentation.

***Paper Statement Fees are excluded from certain products. Please consult your local banker for more information.