



TRUTH IN SAVINGS DISCLOSURE ADDENDUM

Personal Fee Schedule
Effective 08/01/2024

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

Account Reconciliation or Balancing (Per hour, minimum one hour)	\$50.00
Account Research (Per hour, minimum one hour)	\$50.00
Activity Statement Printout	\$3.00
ATM Inquiry/Transaction Fee (Non-Hawthorn ATM)	\$2.00
Canadian Item Processing	\$25.00
Card Fees:	
Custom Picture Card	\$5.00
Gift Card Fee	\$5.95
Travel Card Fee	\$9.95
Travel Card – Reload Fee (In branch)	\$2.00
Travel Card Fee – Reload Fee (Other sources)	\$4.95
Cashier’s Check Fee (Customers only)	\$8.00
Check Cashing for Non-customers (only checks drawn on Hawthorn Bank)	\$10.00 for checks >\$200.00
Check Copy (Per page)	\$3.00
Collection Item Fee	\$50.00
Counter Check Fee	\$0.25
Debit Card Replacement Fee	\$10.00
Dormant Service Charge Fee	\$5.00
Early Closeout Fee (Account Closed Within 90 Days of Opening)	\$50.00
Excessive MMKT Withdrawal Fee (Above 6 per statement cycle)	\$10.00
Foreign Currency, Order or Redemption	\$35.00
Foreign International Drafts, Order or Redemption	\$35.00
Garnishment Processing Fee	\$150.00
Medallion Signature Guarantee (Customers only)	\$50.00
Money Order Fee (Customers only)	\$5.00
Night Deposit Bag (No Lock/Lock)	\$5.00/\$15.00
Notary Service (Customers Only)	FREE
Online Banking: Account Access, Bill Payment*	FREE
Overdraft Item Fee (Paid)/Return Item Fee (Returned)**	\$35.00
Safe Deposit Box Key Replacement	\$25.00
Safe Deposit Box	Varies by size
Safe Deposit Box Late Payment	\$5.00
Safe Deposit Box Drill Fee	\$250.00
Statement Processing Fees:	
Check Images with Statement (Monthly)	\$2.00
Duplicate Paper Statement (Monthly)	\$3.00
Electronic Statement	FREE
Paper Statement Fee (Monthly)***	\$3.00
Special Statement Cut-Off or Handling (Monthly)	\$5.00
Statement Reprint	\$3.00
Stop Payment Fee	\$35.00
Sweep Transaction Fee – Overdrafts (Per transaction)	\$10.00
Tax Levy Processing Fee	\$150.00
Telephone Transfer Fee (Agent assisted calls)	\$2.00
Wire Transfer Fee - Incoming	\$15.00
Wire Transfer Fee - Outgoing Domestic	\$25.00
Wire Transfer Fee - Outgoing International	\$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 assessment of fee, refer to the Terms and Conditions documentation.

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

We may require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.