Nicolet NATIONAL BANK

Real People.
Real Conversations.

FEE SCHEDULE
Consumer (Retail) Services and Fees

Fees and Charges. The following fees and charges may be assessed against your account:

ATM AND DEBIT CARDS
- Initial Card No Charge
- Replacement Card $5.00
- Replacement Card - rush order/special delivery $50.00

NON-SUFFICIENT FUNDS (NSF) AND OVERDRAFT (OP) FEES
Retail Accounts*
- Overdraft Fees-(Paid NSF ltem(s) Fee) $35.00
- Maximum Overdraft Fee assessed per business day $140.00
- Overdraft Line of Credit (subject to credit approval) Annual Fee $25.00
- Overdraft Protection Line of Credit Advance (per advance; increments of $100) $6.00

ITEM HANDLING CHARGES
- Check Reject Fee (per item) $5.00
- Stop Payment Request $35.00
- Online Stop Payment Request $20.00
- Duplicate Deposit Item $10.00
- Foreign (non-U.S.) Deposit Item $7.00
- Foreign Returned Deposit Item $30.00

WIRE TRANSFER FEES
- Domestic Incoming $20.00
- Domestic Outgoing $25.00
- International Incoming $20.00
- International Outgoing $45.00
- Wire Special Handling $100.00

OTHER SERVICE CHARGES AND FEES
- Account Inactivity Fee (per month, if account balance is $500 or less) ** $5.00
- Cashier's Check- Checking account customer (3 free per month) $5.00
- Cashier's Check- Non-Checking account customer $5.00
- Rolled coin (per roll) $0.25
- Strapped currency (per strap) $0.75
- Foreign Draft (plus Cost) $30.00
- Garnishment $100.00
- Levy $100.00
- Duplicate Mailed Account Statement $5.00
- Check Images with paper statements - Retail (per monthly statement) $5.00
- Unsigned Check Processing (per check) $10.00
- Foreign Currency (Special Order) $15.00
- Foreign Currency orders under $1000 (additional fee) $7.00

SAFE DEPOSIT BOX FEES
- Safe Deposit Box Late Fee $10.00
- Replacement Key $30.00
- Safe Deposit Box Drilling and New Lock/Key Fee $250.00

FOREIGN TRANSACTION FEES
- Mastercard® Currency Conversion Fee 0.20% of transaction
- Mastercard® Cross-Border Fee 0.90% of transaction

*NSF and OD items may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
**Fee charged beginning after 1 year of inactivity on health savings accounts; after 6 months of inactivity on other checking accounts; and after 36 months on savings and Money Market accounts. Postings of interest and other bank-initiated transactions do not count as account activity.
®Mastercard is a registered trademark of Mastercard International Incorporated.
The above services and fees are subject to change without notice, unless prohibited by law. Effective as of 7.20.2026.

Sales tax applies to service fees for accounts maintained in Iowa.