

FEE SCHEDULE
Commercial and Retail Services and Fees
Member FDIC / Equal Housing Lender

Nicolet National Bank
111 N Washington Street
Green Bay, Wisconsin 54301
(800)369-0226
www.nicoletbank.com

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	\$30.00

NON-SUFFICIENT FUNDS (NSF) AND OVERDRAFT (OD) FEES*

Non-sufficient Funds (per item)*	\$35.00
Overdraft Fee (per item)*	\$35.00
Continuous overdraft (per day after 5 days)	\$5.00
Maximum NSF/OD fees assessed per day (Retail Accounts)	\$140.00
No Maximum NSF/OD fees assessed per day (Commercial Accounts)	
Overdraft Line of Credit (subject to credit approval) Annual Fee	\$25.00
Overdraft Line of Credit Advance (per advance; increments of \$100)	\$6.00
Prearranged Overdraft Advance from Savings or Money Market (Fee per advance. Increments of \$250.00)	\$6.00

ITEM HANDLING CHARGES

Returned Item (Deposited) Fee	\$10.00
Redeposit Item Fee	\$5.00
Check Reject Fee (per item)	\$5.00
Customized or Special Instruction Handling - Return Deposited Items Fee	\$15.00
Stop Payment Request	\$30.00
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
Fax Wire Transfer Advice (per page)	\$4.00
E-mail, Mail or Telephone Wire Transfer Advice	\$4.00
International Wire Transfer Debit	\$6.00
International Wire Transfer Credit	\$6.00
Wire Trace	\$50.00

OTHER SERVICE CHARGES AND FEES

Account Inactivity Fee (per month, if account balance is \$500 or less)**	\$5.00
Account closed within 90 days of opening	\$30.00
Account Research and Reconciliation (per hour)	\$40.00
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)	\$0.15
Strapped currency (per strap)	\$0.55
Foreign Draft (plus Cost)	\$30.00
Special Order Foreign Currency	\$15.00
Payoff Fee/Expedited Statement Fee	\$25.00
Garnishment	\$100.00
Levy	\$100.00
Special Checking Account Statement	\$5.00
Check Images with paper statements - Retail (per monthly statement)	\$5.00
Check Images with paper statements - Commercial (per monthly statement)	\$10.00
Telephone Transfer	\$5.00
Unsigned Check Processing (per check)	\$10.00
Money Service Business (MSB) Risk Management - Commercial (per monthly statement)	\$250.00

*NSF items may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. If the same item is presented multiple times, it may incur multiple NSF or overdraft fees.

**Fee charged beginning after 1 year of inactivity on health savings accounts; after 6 months of inactivity on other checking accounts, after 36 months on savings and Money Market accounts. Postings of interest and other bank-initiated transactions do not count as account activity.

The above services and fees are subject to change without notice, unless prohibited by law.