

Nicolet

NATIONAL BANK

Commercial and Retail Services and Fees

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

Per item, non-sufficient funds ¹	\$35.00
Per item, overdraft ¹	\$35.00
Continuous overdraft (per day after 5 days)	\$5.00
Maximum NSF/OD fees assessed per day (Retail Accounts)	\$140.00
Maximum NSF/OD fees assessed per day (Commercial Accounts)	No Maximum
Overdraft Line of Credit (subject to credit approval) \$25.00 annual fee \$6.00 per advance, (increments of \$100.00)	

ITEM HANDLING CHARGES

Returned Deposited Item	\$10.00
Redeposit Item	\$5.00
Check Reject Fee (per item)	\$5.00
Customized or Special Instruction Handling	
Return Deposit Items	\$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	\$15.00
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
Internal Wire Transfer Debit	\$6.00
Internal 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) ²	\$5.00
Account closed within 90 days of opening	\$30.00
Savings Account excessive transaction fee, per transaction over 6 per month ³	\$10.00
Account Research and Reconciliation (per hour)	\$40.00
Cashier's Check	
Checking account customer	3 free per month, then \$5.00
Non-Checking account customer	\$5.00
Rolled coin, per roll	\$0.15
Strapped currency, per strap	\$0.55
Foreign Draft	\$30.00 + Cost
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
Commercial (per monthly statement)	\$10.00
Telephone Transfer	\$5.00
Mobile Deposit (Commercial Accounts)	\$0.50
Unsigned Check Processing (per check)	\$10.00
Money Service Business (MSB) Risk Management	
Commercial (per monthly statement)	\$125.00

¹NSF items may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

²Fee 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.

³Applies to all savings accounts and money market accounts. Fee may be charged for each preauthorized, automatic, check, computer or telephone transaction over 6 per month.

The above services and fees are subject to change without notice, unless prohibited by law. The services and fees listed above are current as of 3.30.2020.