



List of Bank Services

Personal Accounts:

- Simple Checking
- NOW Checking
- Fun Money Savings
- High Yield Savings
- High Yield Money Market
- Health Savings Account
- IRA Passbook Account
- Kids Club Savings Account

Business Accounts:

- Business Checking
- Small Business Checking
- NOW Checking
- High Yield Savings
- High Yield Money Market

Certificate of Deposit Accounts:

- 182 Day
- 12 Month regular and IRA
- 18 Month regular and IRA
- 30 Month regular and IRA
- 30 Month performance plus regular and IRA
- 48 month regular and IRA
- 60 month regular and IRA
- 12 month HSA

Additional Services:

- Mastercard © Debit cards
- Online Banking
- Mobile Banking with mobile deposit
- Bill Pay ©
- Zelle ©

Loans:

- Real Estate:
 - Purchase
 - Refinance
 - Fixed Rate
 - Construction
 - Recreational
 - Bridge Financing
 - Home Equity Lines of Credit
 - 3 Season Cabins
 - Lake Lots
 - Multi-Owner Properties
 - Multi-Dwelling Properties
 - Self-Employed Borrowers
- Personal Loans
 - Auto – purchase, refinance, odd terms, older vehicles
 - Recreational vehicles
 - Boats
 - RVs and Campers
 - Lines of Credit
 - Wood Stoves
- Commercial Loans
 - Real estate purchase
 - Business purchase
 - Investment property purchase
 - Equipment purchase
 - Inventory
 - Land Development
 - Refinance
 - Lines of Credit
 - Letters of Credit
 - Floor Plan
- Agriculture:
 - Land purchase
 - Equipment purchase
 - Input purchase
 - Livestock purchase
 - Lines of Credit
 - Refinance
 - Refinance land contracts
 - Seasonal payment option

SCHEDULE OF FEES AND CHARGES

Rev. 2/01/2024

Community Bank of Cameron
101 W. Main Street
Cameron, WI 54822

ATM Transaction Fee at All Other ATMs/per Transaction	\$2.50
Account Balancing/Research Per/hr (1 hr min.)	\$20.00
ACH Return Item Fee	\$5.00
Collection Item Fee + Cost of Cashier Check	\$10.00
Continuous Negative Balance Fee (charged after each subsequent 7th Business Day).....	\$28.00
Copy of Checks Cleared and Deposit Tickets	\$1.50
Copy of Statement (also includes Cutoff Statement)	\$2.00
Debit Card Fee/Debit Card Annual Fee.....	\$12.00
Debit Card International Fee Up to 1% of Transaction	1.00%
Debit Card Replacement	\$10.00
Deposited Item Return	\$5.00
Dormant Account Fee (Maintenance Fee)	\$5.00
Fax Fee (1st page)	\$2.00
Fax Fee each Additional Page	\$0.50
IRA/HSA External Transfer/Rollover out fee	\$50.00
Image Statement Fee Per Month	\$5.00
International Check Provisional Credit/Per Item Deposited.....	\$5.00
International Check Final Credit/Per Item Deposited.....	\$50.00
Levies/Garnishment (or permitted amount).....	\$50.00
Money Order - Bank.....	\$5.00
Money Order - Personal.....	\$3.00
Overdraft Charge (per Item).....	\$28.00
*Return Item Charge (due to Non Sufficient Funds).....	\$28.00
Paper Statement Fee.....	\$3.00
Personalized Counter Checks - Sheet of 4.....	\$4.00
Photocopies (per Copy).....	\$0.25
Returned/Undeliverable Mail Fee.....	\$5.00
Safe Deposit Box Annual Rental Fee 10 x 10.....	\$50.00
Safe Deposit Box Annual Rental Fee 3 x 10.....	\$27.00
Safe Deposit Box Annual Rental Fee 3 x 5.....	\$19.00
Safe Deposit Box Annual Rental Fee 5 x 10.....	\$35.00
Safe Deposit Box Late Payment Per Month.....	\$5.00
Safe Deposit Lock Drilling (fee + Drill Charge).....	\$50.00
Safe Deposit Lock Key Replacement.....	\$50.00
Stop payment/per Item (Valid for 6 Months Duration).....	\$28.00
Wire Transfer - Incoming.....	\$15.00
Wire Transfer - International.....	\$45.00
Wire Transfer - Outgoing.....	\$25.00

Accounts with a zero balance that have been inactive for a period of at least 3 months will be closed.

An account is considered dormant if there is no transactional activity for 12 months.

A dormant account fee (maintenance fee) of \$5.00 will be charged to the account each month there is no transactional activity.

An account with transactional activity includes deposit and loan accounts.

Fees apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or any other withdrawals by electronic means.

*We may charge a Return Item Charge each time the same check, transfer request, or withdrawal request is returned unpaid due to nonsufficient funds regardless of the number of the times the check, transfer request, or withdrawal request is returned unpaid.

Small Business Checking Accounts: A service charge (maintenance fee) of \$5.00 will be imposed every month if the balance falls below \$500.00 any day of the month.

Business Checking and Business NOW Checking Accounts: A service charge (maintenance fee) of \$10.00 will be imposed every month if the balance falls below \$1,000.00 any day of the month.

Business High Yield Savings: a service charge (maintenance fee) of \$5.00 will be imposed every month if the daily balance falls below \$200.00 on any day of the month. You may make 6 withdrawals from the account each month at no charge. \$0.50 per debit item fee will be imposed for each subsequent withdrawal during such period. Interest is compounded and credited to the account quarterly. Statements are generated quarterly.

Business High Yield Money Market: a service charge (maintenance fee) of \$10.00 will be imposed every month if the average daily collected balance falls below \$2,500.00 during the statement period. You may make 6 withdrawals from the account each month at no charge. \$0.50 per debit item fee will be imposed for each subsequent withdrawal during such period. Interest is compounded and credited to the account monthly. Statements are generated monthly.



Fee Schedule

Loan Type	Rate Lock	Admin Fee	Origination Fee	Annual Fee	Notes
1-4 family RE	1-5 years	\$750.00			
Rate/Term Refinance (No New Money)	1-5 years	\$375.00			
Settlement Closing Fee (Refi from another bank)		\$175.00			
Construction	1 year	\$750.00	1.00%		
HELOC	1-5 years	\$150.00		\$100.00	
HELOC PURCHASE	1-5 years	\$750.00		\$100.00	
Raw Land/Recreational RE	1-3 years	\$750.00			
Auto/Cycle/ATV/Boat	1-5 years	\$125.00			
Unsecured	1-2 years	\$150.00			
Consumer Line of Credit	1 year	\$125.00		\$50.00	
Commercial RE	1-5 years	\$750.00	0.25%		Negotiable
Commercial - Equipment/etc.	1-5 years	\$300.00			Negotiable
Commercial Line of Credit	1 year	\$300.00	0.25%	\$100.00	Negotiable
Commercial Letter of Credit	1 year	1.00%		1.00%	Negotiable
Municipal	1-10 years	\$500.00			Negotiable
Ag RE	1-5 years	\$750.00			Negotiable
Ag - Equipment/etc.	1-5 years	\$300.00			Negotiable
Ag Line of Credit	1 year	\$300.00	0.25%	\$100.00	Negotiable
Commercial/Ag Extension Fee		\$100.00			Negotiable
Internal Evaluation Fee (all loan types)		\$100.00			