



MARCELINE ★ KEYTESVILLE ★ SALISBURY
GLASGOW ★ MOBERLY ★ PARIS ★ BROOKFIELD
Toll Free: (800) 748-7336 • www.regionalmo.bank

SCHEDULE OF FEES AND CHARGES UPDATED: September 1, 2024

IMPORTANT INFORMATION:

Limits and Fees – the following fees may be assessed against your account, paid by you for services used and the following transaction limitations, if any, apply to your account.

ATM/DEBIT CARD NOTICE:

Any ATM or debit card that has not been used to make a withdrawal from an ATM machine or to make a purchase for a period of at least six months will be closed even if it has not reached its expiration date.

Individual items below indicated with an ** reflect a change in that fee.

DEPOSIT SERVICES		
Account Balancing (Per Hour)	\$	10.00
ATM Withdrawals at any non-RMB ATMs (charged at time of transaction)	\$	1.00
Debit Card Replacement fee – standard card mailed to customer – (Not charged if fraud involved. Charged at time of replacement card order in all other cases.)	\$	10.00
Debit Card Instant Issue Replacement fee – (Not charged if fraud involved. Charged at time of replacement card order in all other cases.)	\$	20.00
Automatic Transfer Fee when used to prevent overdrafts (per transfer fee)	\$	2.00
Check Printing – (RMB HSA check cost varies and must be paid for prior to the check order.)		Varies
Copies of Checks (each)	\$.25
Counter Checks (each)	\$.25
Deposit Account Closed Within 90 Days Of Opening-Does not apply to Kasasa or InControl Accounts	\$	10.00
Deposit Check/ACH Return (Per Item)	\$	6.00
Dormant Acct Fee – No customer activity for 1 year – This monthly fee will be imposed after your first dormancy notice unless you sign and return the dormancy notice or contact the bank. The fee will commence 30 days after the notice of dormancy is mailed.	\$	10.00
Excess Activity (Over 6 per month) on Savings/each **Fee no longer applies to Money Market Accounts	\$	1.00
Garnishment	\$	20.00
Special Statements or Reprints of Statements (each)	\$	2.00
Stop Payment (each)	\$	30.00
Undeliverable Mail – (assessed on each returned mail after second item returned by post office)	\$	5.00
ONLINE BANKING CONSUMER AND BUSINESS		
Online Banking		FREE
Online Bill Pay – Fee applies ONLY if Bill Pay is NOT USED once every 90 days/FREE if used	\$	6.00
Mobile Banking App (Data Charges May Apply)		FREE
Mobile Deposit – per check deposited fee has been removed (Data Charges May Apply)		FREE
eStatements		FREE

MISCELLANEOUS SERVICES		
Account Research Fee Per Hour – minimum charge 1 hour	\$	20.00
Cashier's Check	\$	6.00
Coin Exchange – non-customer only	5% of coin total	
Deposit Bags – first bag is FREE – additional bags	\$	5.00
Fax Services – Incoming Per Page	\$	1.00
Fax Services – Outgoing First Page	\$	2.50
Fax Services – Outgoing Each Additional Page	\$	1.00
Foreign Currency (Purchase)	Actual Cost	
Foreign Currency (Sell)	Actual Cost	
Money Orders	\$	3.00
Notary Services – Customer		FREE
Photocopies (Each)	\$.25
COLLECTION ITEMS		
Collection Item (incoming or outgoing)	\$	10.00
WIRE TRANSFER FEES		
Incoming Wire	\$	15.00
Outgoing Wire	\$	20.00
International Wire	\$	45.00
Repetitive Wire	\$	5.00
SAFE DEPOSIT BOXES		
Lost Key Replacement – each key	\$	20.00
Drilling Box	Actual Cost	
Late Payment Fee – if payment is not made within 60 days of due date, late fee will apply	\$	10.00
Box prices vary based on size. Contact your local branch for available sizes and annual rental fee. Annual rental fee will be discounted \$10 per year if paid by automatic payment.		
NSF/OVERDRAFT FEES		
Daily Overdraft Fee – Continuous OD Charges – The fee commences on the 8 th business day the account is in overdraft status and will continue daily for 32 business days or until the account is at a positive balance.	\$	5.00
Overdraft Fee (OD Fee) – Per Item/Transaction – This fee may be imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or other withdrawals by electronic means. **Maximum daily fee is \$150. *Per Item presented means each time an item is presented, including representment. Please see our Overdraft Addendum for a full description of RMB's overdraft program.	\$	30.00**
Return Fee (Ret. Fee or Return Item Fee) – Per Item – This fee may be imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or other withdrawals by electronic means. ** Maximum daily fee is \$150. *Per Item presented means each time an item is presented, including representment. Please see our Overdraft Addendum for a full description of RMB's overdraft program.	\$	30.00**



OVERDRAFT ADDENDUM

The following is information on how Regional Missouri Bank handles overdrafts and NSF returned items.

OVERDRAFT FEE

For purposes of this section regarding overdraft fees, Regional Missouri Bank defines an item as a first-time presentment or re-presentment of a returned check, check converted into an ACH, in-person withdrawal, ATM withdrawal, recurring debit card transaction or other withdrawal by electronic means. **Any reference to per item presented means each time an item is presented, including re-presentment. We may use the terms “item” and “transaction” interchangeably. For the purpose of this section, account is defined as any checking or savings account you may have with Regional Missouri Bank.**

An overdraft fee may be imposed for overdrafts created by any item as defined above that are paid by the bank when your account does not have available funds (as defined below) to cover the item. **An overdraft fee will not be assessed on an ATM withdrawal or a non-recurring debit card transaction unless you have agreed to extended coverage in our overdraft program.**

We may be obligated to pay some debit card transactions that are not authorized through the payment system but which we are required to pay due to the payment system rules, and as a result, you may incur fees if such transactions overdraw your account. However, we will not authorize debit card or ATM transactions unless your account's available balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s). If a merchant requests authorization for a POS debit card purchase, RMB authorizes debit card transactions only on good funds unless you agree to have and are enrolled in extended coverage in our overdraft program.

Previously returned item(s) as defined above may be re-presented to the bank for payment. If your account does not have available funds (as defined below) to cover the item but the bank elects to pay the item, you may be assessed an overdraft fee on the item.

In certain situations, Regional Missouri Bank may not impose a fee. For example, if bank error caused the overdraft or if the maximum daily fee has been reached, some or all items may be paid without any fee.

Overdraft fees may be assessed even if you are enrolled in our regular or extended overdraft protection program. If you are enrolled in our regular or extended overdraft protection program, your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.

Regional Missouri Bank has a maximum daily overdraft fee and return fee total of \$150. Regional Missouri Bank does not charge a fee on consumer accounts overdrawn less than \$10.00. This exception does not apply to business accounts.

This is not a change in how Regional Missouri Bank handles overdraft charges.

RETURN ITEM FEE (NSF-Not Sufficient Funds) –

For purposes of this section regarding Return Item Fees (NSF (Not Sufficient Funds)), Regional Missouri Bank defines an item as a first-time presentment or re-presentment of a returned check, check converted into an ACH, in-person withdrawal, ATM withdrawal, recurring debit card transaction or other withdrawal by electronic means. **For the purpose of this section, account is defined as any checking or savings account you may have with Regional Missouri Bank. Any reference to per item presented means each time an item is presented, including re-presentment. We may use the terms “item” and “transaction” interchangeably.**

Items as defined above that are returned for NSF funds (Not Sufficient Funds) may be re-presented for payment to the bank by the merchant(s) multiple times and are subject to a Return Item Fee each time they are returned. Merchants may also present a return check charge as a separate entry that could also cause a return item fee to occur if there are not sufficient available funds (as defined below) in your account to cover this merchant return fee. These merchant return check charge fees may also be presented multiple times by the merchant if they are not paid by the bank because your account does not have sufficient available funds (as defined below) to cover it.

The Return Item Fee may be assessed for the first return and for each returned re presentment of a returned item as defined above. **Regional Missouri Bank has a maximum daily overdraft fee and return fee total of \$150.**

In certain situations, Regional Missouri Bank may not impose a fee. For example, if the maximum daily fee has been reached, some or all items may be returned without a fee.

This is not a change in how Regional Missouri Bank handles Return Item Fees.

REGIONAL MISSOURI BANK'S OVERDRAFT COVERAGE OPTIONS

OVERDRAFT COVERAGE OPTIONS

The choice is yours. Consider these ways to cover overdrafts:

- **Overdraft Protection** - link to another deposit account you have at Regional Missouri Bank (Fee per transfer applies – please see our fee schedule for current fee). Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit you have at Regional Missouri Bank for a fee. Customer must sign up for this service. Good account management is the best way to avoid overdrafts.
- **Overdraft Privilege Standard or Extended Coverage (Overdraft Fee per item presented*);** daily fees may apply – please see our fee schedule for current fee). Overdraft Privilege allows you to overdraw your account up to a limit for a fee to pay a transaction. Overdraft Privilege is available as a secondary coverage if the other overdraft protection source is exhausted.

Standard Coverage – Standard Coverage includes checks, ACH transactions (automatic debits), recurring debit card transactions, online bill pay items, teller window transactions, and telephone and internet banking transactions.

Extended Coverage – This Extended Coverage includes checks, ACH transactions (automatic debits), recurring debit card transactions, online bill pay items, teller window transactions, ATM transactions, everyday debit card transactions, and telephone and internet banking transactions. **Your consent is required to be enrolled in Overdraft Privilege Extended Coverage.**

You can discontinue Overdraft Privilege in its entirety by contacting Regional Missouri Bank.

**** Per item presented means each time an item is presented, including re-presentment***

UNDERSTANDING YOUR AVAILABLE BALANCE

Your account (checking or savings) has two kinds of balances: the Ledger Balance and the Available Balance.

- We authorize and pay transactions using the Available Balance.
- Your Ledger Balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending.
- Your Available Balance is the amount available to you to use for purchases, withdrawals, or to cover transactions. The Available Balance is your Ledger Balance, less any holds due to pending debit card transactions and holds on deposited funds.
- The balance used for authorizing checks, ACH items, and recurring debit card transactions is your Available Balance plus the amount of the Overdraft Privilege limit and any available Overdraft Protection.
- The balance used for authorizing ATM and everyday debit card transactions on accounts with Standard Coverage is your Available Balance plus any available Overdraft Protection but does NOT include the Overdraft Privilege limit.
- The balance used for authorizing ATM and everyday debit card transactions on accounts with Extended Coverage is your Available Balance plus any available Overdraft Protection and includes the Overdraft Privilege limit.
- Because your Available Balance reflects pending transactions and debit holds, your balance may appear to cover a transaction but later upon settlement it may not be sufficient to cover such transaction. In such cases, the transaction may further overdraw your account and be subject to additional overdraft fees. You should assume that any item which would overdraw your account based on your Available Balance may create an overdraft. Note that we may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your Available Balance.
- Please be aware that the Overdraft Privilege amount is not included in your Available Balance provided through online banking, mobile banking or Regional Missouri Bank's ATMs.
- We will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the Available Balance in your account. If your account is overdrawn after the held funds are added to the Available Balance and the transaction is posted to the Available Balance, an Overdraft Fee may be assessed.
- Except as described herein, we will not pay items if the Available Balance in your account (including the Overdraft Privilege limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).

UNDERSTANDING OVERDRAFT PRIVILEGE LIMITS

- An Overdraft Privilege limit of \$500 will be granted to eligible consumer checking accounts opened at least 90 days in good standing.
- An Overdraft Privilege limit of \$500 will be granted to eligible Business Checking accounts opened at least 90 days in good standing.
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Overdraft Privilege may be suspended if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 Days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Overdraft Privilege limit reinstated.
- You must agree to enroll in our Overdraft Privilege Extended Coverage option. You may opt out at any time.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at (800) 748-7336 or visit your local Regional Missouri Bank branch.

UNDERSTANDING HOW RMB POSTS YOUR CHECKS OR WITHDRAWALS

As a general policy, we post items in the following order:

- 1) credits,
- 2) ATM and debit card transactions (by amount in descending order),
- 3) checks (check number order and if no check number by amount in descending order),
- 4) ACH (by amount in descending order)

However, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds and the order in which transactions are posted may impact the total amount of Overdraft Fees or Return Fees assessed.