

BANK & TRUST COMPANY

**BANK SERVICES,
FEES,
&
DEPOSIT PRODUCTS**

BANK SERVICES & FEES

As of May 28, 2024

Wire Fees

Incoming Wire	\$15.00
Outgoing Wire	\$30.00
International Wire	\$60.00

Purchase Fees

Cashier's Checks	\$5.00
Money Orders	\$3.00

Check Reorders-Printed In-House

Seniors 65+ receive in-house printed checks at no charge!

Consumer

• 40 checks/8 deposit tickets	\$5.00
• 12 checks/4 deposit tickets	\$2.00
• 40 deposit tickets only	\$5.00
• 8 savings withdrawals/40 deposit tickets	\$5.00

Business

3-Ring Checks

• 90 checks/15 deposit tickets	\$20.00
• 180 checks/30 deposit tickets	\$37.50
• 270 checks/45 deposit tickets	\$50.00

Side Tear Checks

• 30 checks/10 deposit tickets	\$15.00
• 60 checks/20 deposit tickets	\$25.00
• 210 checks/70 deposit tickets	\$50.00

Deposit Tickets

• Side tear – 40 deposit tickets	\$5.00
• Carbon Copy – 20 deposit tickets	\$5.00
• Carbon Copy in book – 60 deposit tickets	\$15.00

Mailing Prices: \$2.00 per book or \$6.50 for 4 books

Bookkeeping Fees

Closed Account Fee	\$25.00
<i>When check is mailed to customer</i>	
Dormant Charge – per month	\$8.00
<i>If balance is under \$100 & 1 year no activity</i>	
Re-Open Closed Account	\$5.00
Stop Payment Fee	\$35.00
Overdraft Charges:*	
Allowable Overdraft Charge	\$35.00
NSF - Item Paid	\$35.00

NSF - Item Returned	No Charge
Uncollected Charge - Item Paid	\$35.00
Savings Overdraft Charge - Item Paid	\$35.00

* up to \$245 maximum per day charge. We will not charge a fee if

Automatic Transfer to Cover Overdraft Fee	\$8.00
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Transfer from checking, savings, or line of credit each day a transfer is made

Overdraft Privilege is available after 30 days to those that qualify. Please see a Customer Service Representative to discuss all overdraft products available.

Collection And Foreign Fees

Collection Item	\$75.00
Deposit Foreign Item	\$20.00
Foreign Currency – order or exchange	\$45.00

FAX Fee – per page	\$1.00
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Research And Administration Fees

Legal Document Processing	\$100.00
<i>Levy, Garnishment, Citation to Discover Assets, Notice of Lien</i>	
Reconcile Bank Statement – per hour	\$20.00
<i>1 hour minimum</i>	
Research Fees – per hour	\$75.00
<i>1 hour minimum</i>	
Research Fees – per copy	\$1.00

ATM And Debit Card Fees

Replacement Card	\$5.00
Express Delivery Replacement Card	\$35.00

Automatic Teller Machine Fees

Transaction Fee – Bank & Trust Company ATM	No Charge
Transaction Fee – Non-Proprietary	\$1.00

Plus the foreign bank's surcharge fee

Bank & Trust Company belongs to two surcharge free networks giving you access to 1,000s of ATM's without a surcharge fee. Visit www.alphalinkalliance.com or www.moneypass.com or use the Mobile App for a listing of surcharge free ATMs!

Online Banking Fees – Free Online Banking & Mobile App

Consumer Bill Pay – per month	\$4.95
<i>No charge for DiamondPlus account holders</i>	
Business Bill Pay – per month	\$7.50
<i>First 10 Bill Pays included in fee, then \$.50 for each payment thereafter</i>	
E-Statements & E-Notices	No Charge

Telephone Account Transfer Fees

AccountLine 24

1-800-441-9579

If transfer completed by CSR

No Charge

\$3.00

Locked Night Deposit Bag

First Bag

Each Additional Bag

No Charge

\$25.00

Safe Deposit Boxes – Annual Fee*Fee discount of \$5 when rent is paid by automatic debit from an account at Bank & Trust Co*

Main Bank & Farmersville

3 x 5

\$25.00

3 x 10

\$35.00

5 x 5

\$35.00

5 x 10

\$55.00

10 x 10

\$95.00

Raymond

3 x 5

\$25.00

3 x 10

\$35.00

5 x 10

\$55.00

Chatham

3 x 3

\$25.00

3 x 10

\$35.00

5 x 10

\$55.00

10 x 10

\$95.00

Carlinville

3 x 10

\$35.00

5 X 5

\$35.00

Rochester

3 x 10

\$35.00

5 x 10

\$55.00

10 x 10

\$75.00

We do not offer safe deposit boxes at our Money Centre branch.

Late Payment Fee

\$10.00

Lost Key Fee

\$25.00

Drilling Lock – minimum fee

\$125.00

CONSUMER DEPOSIT ACCOUNTS

As of April 1, 2024

Bank & Trust Company offers three different personal checking accounts: **DiamondPlus**, **DiamondNow**, and **DiamondBasic**. With each of our checking accounts you may receive a debit or ATM card, e-statements, online banking, and mobile app banking for no additional charge. Our Mobile App provides Mobile Deposit at no charge to all our mobile app users! We also have Apple, Samsung, and Android Pay for smartphone users! You can also order checks online, by phone, or in our lobby and we'll print them right away!

DiamondPlus Checking

Minimum to Open \$100.00

Membership Fee – per month \$6.00

Monthly membership fee is reduced by \$.20 each time you make a purchase using your VISA debit card. Make 30 purchases that post to your account each statement cycle and your membership fee is \$0! ATM transaction do not apply

Benefits Included with Membership:

- No-fee online bill payment
- Your first 40 checks are free upon account opening
- A cell phone protection plan
You must pay the monthly bill for the covered phones(s) out of your DiamondPlus account.
- \$10,000 travel and accidental death insurance coverage
- roadside assistance plan
- National and local coupons for shopping, dining, grocery, and travel discounts
available via the BaZing website, BaZing mobile app, and Email
- Pharmacy, vision, and hearing savings
- ID protection and monitoring

You must be registered at www.BaZing.com, with an activation code provided by the Bank.

DiamondNow Checking

Minimum to Open \$2,500.00

Monthly Service Fee \$10.00

If balance falls below \$2,500. Balance is the average daily collected balance during statement cycle.

Tiered, variable rates based on daily collected balance of:

\$85,000 or more	Tier 1
\$50,000 - \$84,999.99	Tier 2
\$25,000 - \$49,999.99	Tier 3
\$2,500 - \$24,999.99	Tier 4
\$2,499.99 or less	No Interest Paid

For current rates please call 1-800-930-3935

DiamondBasic Checking

Minimum to Open \$100.00

Electronic Statement No Charge

Paper Statement \$2.00

Seniors 65+ receive paper statements at no charge!

DiamondBasic is a no-frills account that still includes a debit or ATM card, online and mobile banking. There is no monthly fee.

Bank & Trust Company also offers **Premier** and **Choice Kids** savings accounts. You may set up automatic deposits to your savings account to make saving money convenient and regular. Transfer money between accounts easily with online or mobile banking. ATM cards are also available for savings accounts. Interest is compounded daily and paid quarterly. If the savings account statement is combined with a checking account statement, then the interest is compounded daily and paid monthly.

An Excessive Debit Charge of \$1.00 per withdrawal will apply after 6 withdrawals in a calendar month excluding loan payments made from this account to loans you have at Bank & Trust Company.

Premier Savings

Minimum to Open	\$100.00
Tiered rates based on daily collected balance of:	
\$10,000 or more	Tier 1
\$2,500 - \$9,999.99	Tier 2
\$100 - \$2,499.99	Tier 3
\$99 or less	No Interest Paid

For current rates please call 1-800-930-3935

Choice Kids Savings

For children up to 18 years of age

Minimum to Open	\$10.00
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If the balance drops below \$10, no interest is paid.

Christmas Club

Minimum to Open	\$2.00
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Weekly Club Amounts:

\$2, \$5, \$10, \$12, \$15, \$20, \$22, \$25, \$30, \$35, \$40, \$50, \$60, \$70, \$75 and \$100

No Withdrawals Allowed

Club pays rate of 1% with a yield of 1% if club is paid in full by end date.

Payments are made by automatic transfer every Friday for a total of 50 payments. Club payout is by direct deposit.

Certificate of Deposit

A Bank & Trust CD offers steady growth with peace of mind. Choose from a variety of terms, each offering a competitive, fixed rate. Early withdrawal penalties will apply.

Contact us at 1-800-930-3935 for more information and for current rates.

BUSINESS DEPOSIT ACCOUNTS

As of April 1, 2024

Some banking institutions bury their fees and charges, but we think you will agree that our Business Checking Accounts are straightforward and uncomplicated, with minimums as low as \$100 to open the account.

Business Basic

Minimum to Open	\$100.00
First 100 transactions*	No Charge
Each additional transaction*	\$.25

Business Small

Minimum to Open	\$100.00
Monthly Fee	\$10.00
First 200 transactions*	No Charge
Each additional transaction*	\$.25

**Transactions are debits, credits, ACH & deposit items*

Business Commercial

Minimum to Open	\$1,000.00
Monthly Fee	\$10.00
Each check paid	\$.15
Each deposited item	\$.10
Each deposit	\$.10
Each ACH item	\$.05

Earnings credits available based on average daily collected balance – credits offset per item fees.

Business Interest Checking**

Minimum to Open	\$2,500.00
Tiered rates based on daily collected balance of:	
\$150,000 or more	Tier 1
\$100,000 - \$149,999.99	Tier 2
\$50,000 - \$99,999.99	Tier 3
\$5,000 - \$49,999.99	Tier 4
\$4,999.99 or less	No Interest Paid

Interest compounded monthly and paid monthly.

Business Money Market**

Minimum to Open	\$2,500.00
Monthly Fee	\$10.00
<i>If balance falls below \$2,500. Balance is the average daily collected balance during statement cycle.</i>	
Tiered rates based on daily collected balance of:	
\$85,000 or more	Tier 1
\$50,000 - \$84,999.99	Tier 2
\$25,000 - \$49,999.99	Tier 3
\$2,500 - \$24,999.99	Tier 4
\$2,499.99 or less	No Interest Paid

Interest compounded monthly and paid monthly.

***An excessive debit charge of \$10.00 per withdrawal will apply after 6 withdrawals in a statement cycle excluding loan payments made from this account to loans you have at Bank & Trust Company*

Cash Management Services

Cash Management Services offer both target balance cash sweep accounts for primary accounts and zero balance accounts for limited use checking accounts such as payroll or loans. This frees up funds to be invested for increased income to the business. In addition, Bank & Trust Company can provide ACH origination for your payroll needs. Best of all, you receive one, easy-to-read monthly statement reflecting all account activity.