



In town. In touch.

## **Community Reinvestment Act**

### **Section 5: Services**

**Banking Hours:**

Monday through Friday

9:00 AM- 5:30 PM

Saturday

9:00 AM-12 Noon- Drive up services – Wilder Rd, Bay City;  
State St, Saginaw; 400 Ashman, Midland

24 Hour ATM

Wilder Rd, Bay City; State St, Saginaw; Fashion Square Blvd,  
Saginaw; Madison Ave, Bay City; 400 Ashman, Midland**Services**Personal Loan Products

- Personal Loans
- Home Equity Lines of Credit
- Residential Mortgages
- Overdraft Protection Lines Of Credit
- Charge Cards

Business Loan Products

- Line of Credit
- Real Estate Loans
- Equipment Loans
- Term Loans
- SBA Loans
- Charge Cards

Personal Deposit Products

- Interest Bearing Checking
- Non Interest Bearing Checking
- MasterCard® Debit Cards
- Health Savings Cards
- Savings
- Money Market Savings
- Certificates of Deposit
- Health Savings Accounts
- Internet Banking
- Mobile Banking
- Mobile Capture
- Bill Payment Service
- Wire Transfer

Business Deposit Products

- Checking
- Interest Bearing Checking
- Sweep Accounts
- Savings
- ICS
- CDARS
- Business Credit Cards
- Money Market Savings
- Certificates of Deposit
- Wire Transfer Services
- MasterCard® Debit Cards

- Business Cash Management Services
  - Courier Service
  - Branch Service
  - Night Depository Service
  - Remote Deposit Service
  - Automated Clearing House (ACH) Origination Service (Domestic)
  - Merchant Services
  - Lockbox Service
  - Positive Pay Service
  - Automated Clearing House (ACH) Service
  - Zero Balance Account (ZBA) Service

Public Funds

- Wire Transfer Service
- Business Visa® Card
- Checking
- Plus Checking
- Sweep Checking
- Money Market Account
- Certificate of Deposit
- ICS/CDARS
- Online Banking
- Cash Management Services
  - Courier Service
  - Branch Service
  - Night Depository Service
  - Remote Deposit Service
  - Automated Clearing House (ACH) Origination Service (Domestic)
  - Merchant Services
  - Lockbox Service
  - Positive Pay Service
  - Automated Clearing House (ACH) Service
  - Zero Balance Account (ZBA) Service

## MAINTENANCE AND SERVICE CHARGES 2024

Product Code	ACCOUNT TYPE	SERVICE CHARGES	MAINTENANCE CHARGE	INTEREST TIERS
<b>PERSONAL ACCOUNTS</b>				
10154	PERSONAL INTEREST BEARING <b>CHECKING</b>	No Service Charges- Account Retired *managing existing accounts	NONE	\$0.00 - 4,999 \$5000 - 9,999 \$10,000 - 24,999 \$25,000 - 49,999 \$50,000 - 99,999 \$100,000+
10160	<b>FREE CHECKING</b>	No Service Charges	NONE	NONE <b>NO DDL</b>
10152	PERSONAL IN TOWN CLUB <b>CHECKING</b>	\$1,000 Minimum Monthly Balance OR Direct Deposit OR Automatic Payment from the account	NONE	\$0.00 - 4,999 \$5000 - 9,999 \$10,000 - 24,999 \$25,000 - 49,999 \$50,000 - 99,999 \$100,000+
10157	<b>HSA INDIVIDUAL CHECKING (HSA)</b>	\$5,000 Minimum Daily Balance	\$3.00	\$500 - 1,499 \$1,500 - 4,999 \$5,000 - 9,999 \$10,000 +
10158	<b>HSA FAMILY CHECKING (HSA)</b>	\$5,000 Minimum Daily Balance	\$3.00	\$500 - 1,499 \$1,500 - 4,999 \$5,000 - 9,999 \$10,000 +
10166	PERSONAL INDEXED <b>MONEY MARKET</b>	\$1,000 Minimum Monthly Balance – Account Retired *managing existing accounts	\$2.00	\$0.00 - 9,999 \$10,000 - 24,999 \$25,000 - 49,999 \$50,000 - 99,999 \$100,000+
10167	PERSONAL <b>MONEY MARKET</b>	\$5,000 Minimum Monthly Balance  Must maintain an In Town Club OR \$2500 balance in other accounts	\$10.00	\$0.00 \$50,000 - 74,999 \$75,000 -99,999 \$100,000-249,999 \$250,000-499,999 \$500,000+
10201	PERSONAL STATEMENT <b>SAVINGS</b>	No Minimum Balance No Service Charge	NONE	\$0.00 - 499 \$500 – 9,999 \$10,000 - 24,999 \$25,000 - 49,999 \$50,000-99,999 \$100,000+
10204	MINOR CHILD <b>SAVINGS</b>	No Minimum Balance No Service Charge	NONE	\$0.00 - 499 \$500 – 9,999 \$10,000 - 24,999 \$25,000 - 49,999 \$50,000-99,999 \$100,000+

## MAINTENANCE AND SERVICE CHARGES 2024

Product Code	ACCOUNT TYPE	SERVICE CHARGES	MAINTENANCE CHARGE	INTEREST TIERS
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### BUSINESS ACCOUNTS

10122	BUSINESS BASIC CHECKING	No Minimum Balance Unlimited Items	NONE	NO INTEREST PAID
10125	BUSINESS PLUS CHECKING	150 items. .25 per item over 150	NONE	\$0-24,999 \$25,000 – 99,999 \$100,000 – 249,999 \$250,000 +
10128	BUSINESS MONEY MARKET	\$5,000 AVERAGE Monthly Balance	\$10.00	\$0 - 49,999 \$50,000 - 99,999 \$100,000 – 249,999 \$250,000 -499,999 \$500,000 -999,999 \$1,000,000 +
10202	BUSINESS SAVINGS	\$100 Minimum Monthly Balance	\$5.00 Quarterly	\$0.00- 9,999 \$10,000 - 24,999 \$25,000 - 49,999 \$50,000 - 99,999 \$100,000 +

### PUBLIC FUNDS ACCOUNTS

Product Code	ACCOUNT TYPE	SERVICE CHARGES	MAINTENANCE CHARGE	INTEREST TIERS
10110	PUBLIC FUNDS PLUS CHECKING	250 items. .25 per item over 250	NONE	\$ 0.00 - 14,999 \$15,000 - 49,999 \$50,000 - 74,999 \$75,000 - 99,999 \$100,000 – 249,999 \$250,000+
10114	PUBLIC FUNDS BASIC CHECKING	No Minimum Balance Unlimited Items	NONE	NO INTEREST PAID
10118	PUBLIC FUNDS 1 <sup>ST</sup> RATE PREMIUM MONEY MARKET	\$25,000 AVERAGE Monthly Balance  MUST MAINTAIN A PUBLIC FUNDS CHECKING ACCOUNT	\$25.00	\$25,000 - 49,999 \$50,000 - 74,999 \$75,000 – 99,999 \$100,000+

## MAINTENANCE AND SERVICE CHARGES 2024

Product Code	ACCOUNT TYPE	SERVICE CHARGES	MAINTENANCE CHARGE	INTEREST TIERS
<b>SPECIALTY ACCOUNTS</b>				
10170	<b>FOUNDERS CHECKING</b>	<b>ONLY AVAILABLE TO A FOUNDER OF THE BANK</b>  No Minimum Balance	NONE	\$ 0 - 4,999 \$5,000 - 9,999 \$10,000 - 24,999 \$25,000 - 49,999 \$50,000 - 99,999 \$100,000+
10175	<b>VIP CHECKING</b>	<b>ONLY AVAILABLE TO CURRENT VIP CHECKING CUSTOMERS</b>  \$10,000 Minimum Monthly Balance	\$15.00	\$ 0 - 4,999 \$5,000 - 9,999 \$10,000 - 24,999 \$25,000 - 49,999 \$50,000 - 99,999 \$100,000+
10206	<b>FOUNDERS SAVINGS</b>	<b>ONLY OFFERED TO THOSE CUSTOMERS THAT CURRENTLY HAVE A FOUNDERS SAVINGS</b>  \$10,000 Minimum Monthly Balance	\$15.00	\$0.00 - 9,999 \$10,000 - 24,999 \$25,000 - 49,999 \$50,000 - 99,999 \$100,000+
10207	<b>VIP SAVINGS</b>	<b>ONLY OFFERED TO THOSE CUSTOMERS THAT CURRENTLY HAVE A VIP SAVINGS</b>  \$10,000 Minimum Monthly Balance	\$15.00	\$0.00 - 9,999 \$10,000 - 24,999 \$25,000 - 49,999 \$50,000 - 99,999 \$100,000+
10250	<b>TRADITIONAL IRA SAVINGS</b>	ALLOWS FUNDS TO ACCUMULATE AND GO INTO A TRADITIONAL IRA	NONE	\$0.00 - 499 \$500 - 1,499 \$1,500 - 4,999 \$5,000 - 9,999 \$10,000+
10249	<b>ROTH IRA SAVINGS</b>	ALLOWS FUNDS TO ACCUMULATE AND GO INTO A ROTH IRA	NONE	\$0.00 - 499 \$500 - 1,499 \$1,500 - 4,999 \$5,000 - 9,999 \$10,000+
20124	<b>IOLTA CHECKING</b> (Interest on Lawyers Trust Accounts)	150 items. .25 per item over 150  CUSTOMER TO PROVIDE QUALIFICATION PAPERWORK	NONE	\$15,000 - 24,999 \$25,000 - 49,999 \$50,000 - 74,999 \$75,000 - 100,000 \$250,000+
10150	<b>EMPLOYEE CHECKING</b>	No Minimum Balance	NONE	NO INTEREST PAID

# SERVICE CHARGES

<b>Official Checks</b>	\$ 3.00
<b>Outgoing Wire Transfer Fee</b>	
Domestic	\$ 25.00
Foreign	\$ 40.00
<b>Incoming Wire Transfer Fee</b>	
Domestic	\$ 10.00
Foreign	\$ 15.00
<b>Insufficient Funds</b>	\$ 32.00
<b>Overdraft Item*</b>	\$ 32.00
<small>*Applies to overdraft created by check, in person Withdrawal, or other electronic means, excluding Debit Card or ATM transactions</small>	
<b>Continuous Overdraft*</b>	\$ 5.00
<small>*per business day after 5<sup>th</sup> day</small>	
<b>Returned Deposited Item</b>	\$ 5.00/\$10.00
<small>(ACH/Check)</small>	
<b>Garnishment/Levy Processing</b>	\$ 75.00
<b>Stop Pay</b>	\$ 32.00
<b>Dormant Account*</b>	\$ 5.00
<small>*Assessed for Checking after 18 months or Savings after 24 months</small>	
<b>HSA Service Charge*</b>	\$ 3.00
<small>*Daily Balance drops below \$5,000</small>	
<b>ATM Fees*</b>	
<small>*No charge for the first six (6) "non-1<sup>st</sup> State Bank" ATM withdrawals each month</small>	