

FEE SCHEDULE
EFFECTIVE AS OF OCTOBER 1, 2026

STATE BANK OF PEARL CITY
215 S Main St
PO Box 397
Pearl City, Illinois 61062
(815)443-2725
www.pearlcitybank.com
pc@pearlcitybk.com

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

TELEPHONE TRANSFER	\$2.00
DOMESTIC WIRES INCOMING	\$15.00
DOMESTIC WIRES OUTGOING	\$30.00
FOREIGN WIRES INCOMING	\$25.00
FOREIGN WIRES OUTGOING	\$75.00
ATM/DEBIT CARD REPLACEMENT	\$20.00
VERIFICATION FEE	\$25.00
PAYOFF LETTERS	\$30.00
PREVIOUS STATEMENT	\$5.00
RESEARCH PER HOUR MINIMUM OF 1 HOUR	\$25.00
ACCOUNT RECONCILING PER HOUR MINIMUM OF 1 HOUR	\$25.00
PHOTO COPIES PER PAGE	\$1.00
COUNTER CHECKS FOR 4 CHECKS	\$5.00
NON-SUFFICIENT FUNDS CHARGE FOR RETURNED CHECKS OR ACH ITEMS AND EACH TIME AN ITEM IS RETURNED; MULTIPLE RETURNS OF THE SAME ITEM WILL RESULT IN MULTIPLE FEES	\$30.00
COPIES OF CHECKS	\$5.00
INDEMNITY BOND	\$30.00
DORMANT ACCOUNT PER STATEMENT PERIOD (ALL ACCOUNTS)	\$25.00
INACTIVE ACCTS PER MONTH (ALL ACCOUNTS)	\$10.00
OUTGOING IRA TRANSFER	\$25.00
LEVIES, GARNISHMENTS, EXECUTIONS	\$100.00
STOP PAYMENT FEE PER ITEM	\$30.00
CASHIERS CHECK FEE PER EACH CHECK PURCHASED	\$5.00
CLOSED CHECKING/SAVINGS ACCT FEE WITHIN 90 DAYS OF OPENING	\$25.00
FAXES PER PAGE	\$1.00
COLLECTION ITEMS PER ITEM PLUS SHIPPING FEE (CHECKS & FOREIGN CHECKS)	\$20.00
LICENSE STICKERS PLUS STATE FEE (LICENSE STICKERS FOR NON CUSTOMERS CASH ONLY)	\$9.50
LOCK BOX DRILLING & KEY REPLACEMENT BASED ON MARKET PRICE	
LOCK BOX RENTAL SEE BANK STAFF FOR PRICING	
NON-CUSTOMER CHECK CASHING FEE FOR \$100 OR GREATER (FOR CHECKS DRAWN ON OUR BANK)	5% of AMOUNT OF CHECK
IT IS PREFERRED THAT CHECKS BE PURCHASED THROUGH AUTHORIZED CHECK PRINTERS OF THE INSTITUTION. IF CHECKS ARE PURCHASED FROM ANY OTHER SOURCE, THE INSTITUTION RESERVES THE RIGHT TO CHARGE \$5.00 FOR EACH CHECK REJECTED DURING PROCESSING.	
ACH LOAN PAYMENT RETURN	\$30.00
ACH LOAN CHANGES FOR ANY REASON INCLUDING BUT NOT LIMITED TO PAUSING THE AGREEMENT, DATE CHANGES, BANK CHANGES, OR ANY OTHER CHANGE TO THE AGREEMENT.	\$15.00