

FEE SCHEDULE
EFFECTIVE AS OF DECEMBER 1, 2025

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	\$5.00
DOMESTIC WIRES INCOMING	\$10.00
DOMESTIC WIRES OUTGOING	\$25.00
FOREIGN WIRES INCOMING	\$10.00
FOREIGN WIRES OUTGOING	\$65.00
ATM/DEBIT CARD REPLACEMENT	\$15.00
REQUEST TO UP LIMIT ON ATM/DEBIT CARDS	\$15.00
VERIFICATION FEE	\$25.00
PAYOFF REQUESTS & PAYOFF LETTERS	\$25.00
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	\$0.25
COUNTER CHECKS FOR 12 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	\$25.00
DORMANT ACCOUNT SAVINGS PER STATEMENT PERIOD (IF UNDER \$100)	\$5.00
INACTIVE CHECKING & MONEY MARKET ACCTS PER MONTH (IF UNDER \$100)	\$5.00
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 12 MONTHS 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
NEW TITLE REGISTRATION AND LICENSE (SERVICE CHARGE \$25 & ERT FEE \$25)	\$50.00
NON-CUSTOMER COIN EXCHANGE FEE	10% of OF THE TOTAL COIN AMOUNT
NON-CUSTOMER ROLLED COIN EXCHANGE FEE	10% of OF THE TOTAL COIN AMOUNT
LOCK BOX DRILLING & KEY REPLACEMENT BASED ON MARKET PRICE	
LOCK BOX RENTAL SEE BANK STAFF FOR PRICING	
NON-CUSTOMER CHECK CASHING FEE (FOR CHECKS DRAWN ON OUR BANK)	5% of AMOUNT OF CHECK
PRINTED CHECK POLICY:	
CHECKS CAN ONLY 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.	