

| Type of Account   | Money Market Deposit Account                             | Statement Savings  | Christmas Club                         |
|---|--|--|--|
| Minimum to open account                                     | \$2,500.00   | \$50.00  | \$2.00                                 |
| Available without monthly service fee (Balance requirement) | Yes, with a \$2,500 minimum balance per statement cycle. | Yes, with a \$50.00 average balance per statement cycle. | Yes.                                   |
| Service charge if below balance requirement                 | \$7.00 per month   | \$3.00 per month   | Not Applicable                         |
| Excess debit fee  | \$5.00 ea. in excess of 6 third party checks.            | Not Applicable   | \$20.00 fee for each early withdrawal. |

**Dormant Fee** – Deposit Accounts with a balance of \$10.00 or less and no customer-initiated activity for 12 months (inactive) will be assessed a service charges equal to the balance and will be closed without prior notice.

**Non-Sufficient Funds Item Fee** - \$30.00



**MAIN OFFICE**

37 E. Ohmer Rd.

P.O. Box 650

Mayville, MI 48744-0650

(989) 843-6145

**MILLINGTON OFFICE**

8428 N. State St.

P.O. Box 520

Millington, MI 48746-0520

(989) 871-5501

Online Banking ANYTIME!  
***MayvilleStateBank.com***  
 Mobile Banking App on  
 Apple and Android

MEMBER FDIC

Revised 1/2023

# PERSONAL ACCOUNTS

Find the Account that works for you!



Visit your community bank online:  
***MayvilleStateBank.com***



# Mayville State Bank brings you a variety of personal accounts.



| Type of account  | Smart Check                    | Regular Checking                                       | CLUB Checking  | Senior CLUB Checking                                   | Interest N.O.W. CLUB Checking                            | Senior Checking | Interest N.O.W. Checking                                 | STAR Cash Back Reward Checking   | STAR Interest Reward Checking  |
|--|--------------------------------|--|--|--|--|-----------------|--|--|--|
| Minimum to open account                                  | \$100.00                       | \$100.00   | \$100.00   | \$100.00   | \$100.00   | \$100.00        | \$100.00   | \$100.00   | \$100.00   |
| Available without monthly service fee?                   | No                             | Yes, with a \$500 minimum balance per statement cycle. | Yes, with a \$1,000 minimum balance per statement cycle. | Yes, with a \$500 minimum balance per statement cycle. | Yes, with a \$2,000 minimum balance per statement cycle. | Yes             | Yes, with a \$1,100 minimum balance per statement cycle. | Yes. Requires monthly eStatements, Direct Deposit, & 15 signature-based debit card transactions. | Yes. Requires monthly eStatements, Direct Deposit, & 15 signature-based debit card transactions. |
| Monthly fee if below balance requirement                 | \$2.00                         | \$5.00   | \$6.00   | \$3.00   | \$8.00   | N/A             | \$7.00   | N/A  | N/A  |
| Excess debit fee if below balance requirement            | \$0.50 in excess of 10 checks. | \$0.25 in excess of 20 checks if below \$500 minimum.  | \$0.25 in excess of 20 checks if below \$1,000 minimum.  | \$0.25 in excess of 20 checks if below \$500 minimum.  | \$0.25 in excess of 20 checks if below \$2,000 minimum.  | N/A             | \$0.25 in excess of 20 checks if below \$1,100 minimum.  | N/A  | N/A  |
| Overdraft Protection (Normal credit criteria applicable) | Yes                            | Yes  | Yes  | Yes  | Yes  | Yes             | Yes  | Yes  | Yes  |
| Interest Available?                                      | No                             | No   | No   | No   | Yes  | No              | Yes  | No   | Yes  |
| Bounce Protection Available?                             | Yes                            | Yes  | Yes  | Yes  | Yes  | Yes             | Yes  | Yes  | Yes  |
| Paper Statement Fee?                                     | Yes                            | No   | No   | No   | No   | No              | No   | Yes  | Yes  |

## Other Checking Account Fees

- Non-Sufficient Funds Item Fee - \$30.00 Per Item
- Stop payments - \$30.00 Per Item (good for 6 months)
- Telephone Transfer - \$0.50
- Check printing prices vary.
- Return of cancelled checks - \$2.00
- Paper Statement Fee (if applicable) - \$2.00

**Balance Computation** – The daily balance method is used to calculate interest on your account. This method applies the current rate to the principal balance in the account each day.

**Rate Information** – For interest bearing accounts, at our discretion, we may change the interest rate on the account. Your interest rate and annual percentage yield may change at any time. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly and will be credited to your account monthly. Current rates are posted in the lobby of the bank and at [MayvilleStateBank.com](http://MayvilleStateBank.com)

**Bounce Protection Limitations** – Bounce Protection is a non-contractual courtesy which is available to accounts in good standing for personal, household or business use. Mayville State Bank reserves the right to limit participation to one account per household and to discontinue this service without prior notice.

**Overdraft Protection** – A fee of \$15.00 is due annually in order to continue your line of credit. A transaction fee of \$1.00 will be charged for each advance you make in addition to an interest charge for the period of overdraft.