TRUTH-IN-SAVINGS DISCLOSURE

First National Bank of Eagle River, 400 East Wall St PO Box 1209, Eagle River, WI 54521

DATE	ACCOUNT NUMBER	ACCOUNT TYPE
July 25, 2012	123456	Eagle Checking

YOUR MINIMUM DEPOSIT, TIME AND BALANCE REQUIREMENTS:

There is no minimum deposit required to open the account.
A minimum balance fee of $5.00 will be imposed every statement cycle if the daily balance in the account falls below $200.00 any day of the statement cycle.

STATEMENT FREQUENCY:

The statement period is monthly.

See page 2 and 3 for additional disclosures.
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SCHEDULE OF FEES AND CHARGES

Account Activity Printout	$3.00
Account Balancing Assistance (Minimum One Hour)	$25.00
Account Closing Fee (If Closed W/in First 90 Days)	$50.00
Account Hold (Per Month)	$50.00
Account Research Per Hour (Minimum One Hour)	$25.00
ATM Transactions @ Foreign Terminals/POS	$2.00
Balance Inquiry By Phone	$2.00
Bank Bag	$5.00
Collection & Exchange (Per Item)	$20.00
Daily Overdraft Fee	$8.00
Deposited Checks Returned Unpaid	$6.00
Domestic Incoming Wire	$12.00
Domestic Outgoing Wire Transfers	$20.00
Dormant Account Fee-monthly After 1 Year Inactive	$2.00
Duplicate 1098/1099	$6.00
Foreign Incoming Wire	$20.00
Foreign Outgoing Wire Transfers	$47.00
Garnishments	$75.00
Levies	$75.00
Locking Bank Bag	$30.00
Lost Or Stolen ATM/Debit Card	$15.00
Multiple Signature Verification (Per Month)	$10.00
Nonsufficeint Funds (NSF) - Each	$31.00
Nonsufficient Funds (NSF) Daily Maximum	$248.00
Official Checks & Money Orders-Customer	$5.00
Official Checks & Money Orders-Non Customer	$7.00
Overdraft (Maximum Overdraft Per Day)	$248.00
Overdraft-Each Overdraft Paid	$31.00
Photocopies	$.25
Redeposited Returned Checks	$6.00
Replacement ATM/Debit PIN#	$10.00
Special Statement Cutoff	$10.00
Special Statement Cutoff With Checks	$15.00

Statement Copies	$10.00
Statement Copies With Checks (per Check)	$3.00
Stop Payment New & Renewal	$30.00
Telephone Transfer Fee	$3.00
Travel Card	$9.95
Undeliverable Statement (Per Month)	$10.00

ADDITIONAL FEES AND TERMS FOR THIS ACCOUNT

Monthly Fee can be avoided with 1 direct deposit during the statement cycle.
Checking printing fee varies with style ordered.

This deposit is transferable only with the permission of the bank.
See your contract documents for the specific terms and conditions of your account.