

**HENDERSON STATE BANK**

**FEE SCHEDULE**

Mobile Banking App with Remote Deposit.....	No Charge
Online Banking and Bill Pay .....	No Charge
Visa Debit Card .....	No Charge
Mascot Debit Card.....	\$10.00
Replacement Visa Debit Card Fee .....	\$8.00
ATM Usage Fee .....	\$2.00
(After 4 foreign ATM transactions per statement cycle/further withdrawals are \$2.00 each)	
Foreign Card Fee, applies to non HSB card payments, transfers, or advances.....	3.5% of Transaction
Stop Payment Charge .....	\$25.00/item
Returned Item Charge .....	\$30.00/item
Insufficient Funds Charge.....	\$30.00/item*
Continuing Overdraft Chrg (Charge), .....	\$30.00*
for accounts overdrawn for 7 consecutive calendar days * Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Clarification: Each and every presentation of an item drawn against your account, is subject to either a Returned Item Charge or Insufficient Funds Charge if paying such an item creates, or would create, an account shortage.	
Dormant Account Fee.....	\$5.00
Checking and NOW Accounts – after 180 days of inactivity      Money Market/Savings Accounts – after 365 days of inactivity	
Service Charge (NOW Account Minimum Balance Fee).....	\$8.00/month
If balance falls below \$1000 any day of the statement cycle	
Research Fee (\$35.00 Minimum).....	\$35.00 per hour
Excess Transaction Fee 1.00/Each, after 6 transactions per statement cycle, for Money Market & Savings Accounts	
Health Savings Account (HSA) One Time Set-Up Fee.....	\$20.00
Fee per check for non-processed personalized checks not ordered through our bank.....	\$1.00
Cashier's Check or Personal Money Order Fee .....	\$5.00
Incoming Wire Fee .....	\$8.00
Outgoing Wire Fee .....	\$15.00
Incomplete Wire Fee, (flawed wiring instructions provided to HSB).....	\$15.00
Outgoing Same Day ACH Fee .....	\$15.00
Incoming International Wire Fee.....	\$45.00
Outgoing International Wire Fee.....	\$35.00
Foreign Check Processing Fee.....	\$3.50
Foreign Currency Order Fee.....	\$27 (Current Exchange Rate Applies)
Garnishment/Levy Fee .....	\$35.00

Notary Service Fee (Non-Customer) .....	\$5.00
Loose Coin Counting Fee (Non-Customer) .....	5% of Total
Non-Customer Check Cashing Fee, Nebraska State Warrants Exempt .....	2%
The decision to cash an item is under Henderson State Bank's sole discretion.	


Disclosure for VISA and/or Plus cards:

- A 1% (100 basis points) fee will be assessed for each International transaction. This fee may be applied whether or not there is a currency conversion.
- This fee will be based on a rate selected by VISA/PLUS from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA/PLUS itself receives, or the government mandated rate in effect for the applicable central processing date.

Disclosure for Visa cards using the Cirrus network:\*\*

- A 0.20% (twenty basis points) Currency Conversion Fee will be assessed on International transactions where Cirrus, MasterCard or Maestro has performed a currency conversion function.
- This fee will be based on either a government mandated exchange rate, or a wholesale exchange rate selected by Cirrus, MasterCard, or Maestro and the rate used will be the applicable rate on the day the transaction was processed, which may differ from the date of the transaction or when it posted to the cardholder's account.
- A 0.90% (90 basis points) Cross Border Fee will be assessed on all International transactions whether or not currency conversion function was performed by Cirrus, MasterCard, or Maestro.

\*This was effective July 1, 2019 for customer's conducting international transactions.

	<p><b>1040 NORTH MAIN, PO BOX 605  HENDERSON, NE 68371-0605  (402) 723-4441</b></p> <p><b>York Branch (402) 362-1100</b>  <b>York Drive Up (402) 745-6138</b>  <b>Greeley Branch (308) 428-9992</b>  <b>Giltner Branch (402) 849-2400</b></p>
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[www.hendersonstatebank.net](http://www.hendersonstatebank.net)

Effective November 1, 2022

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