



# THE MARBLEHEAD BANK

PRODUCT & SERVICE CHARGES

Effective – May 1, 2023

## CONSUMER CHECKING ACCOUNTS:

### FIRST MATES –

Minimum Balance, Monthly Service Charge:  
 0-599.99.....\$7.00  
 600.00 and over.....N/C  
 Direct Deposit (Pension or Payroll).....N/C  
 Minimum to open.....None  
 Easy Bill Pay.....\$3.00

### CAPTAINS –

Minimum Balance, Monthly Service Charge:  
 0-999.99.....\$9.00  
 1,000.00 and over.....N/C  
 Interest earned at current rate at \$1,000.00 and over  
 Minimum to open.....None  
 Easy Bill Pay.....\$3.00

### ADMIRALS CLUB –

Minimum Balance, Monthly Service Charge:  
 Combined Balances of Loans/Deposits  
 0-14,999.99.....\$11.00  
 15,000.00 and over.....N/C  
 Interest earned at current rate at \$2,500.00 and over  
 Minimum to open.....None  
 Easy Bill Pay.....N/C

## CONSUMER SAVINGS ACCOUNTS:

### MONEY MASTER – Linked to checking

Minimum Balance, Monthly Service Charge:  
 0-199.99.....\$5.00  
 If a Minor account.....N/C  
 200.00 and over.....N/C  
 Interest earned at current rate at \$200.00 and over  
 Minimum to open.....None

### QUARTERLY STATEMENT SAVINGS –

Minimum Balance, Monthly Service Charge:  
 0-199.99.....\$5.00  
 200.00 and over.....N/C  
 Interest earned at current rate at \$200.00 and over  
 Minimum to open.....None

### LITTLE SKIPPER SAVINGS –

#### Designated for customers under the age of 18

Minimum Balance, Monthly Service Charge:  
 Little Skipper accounts begin to accrue a \$5.00  
 Monthly Service Charge on balances under \$200.00  
 once the account holder turns 18  
 Interest earned at current rate at \$10.00 and over  
 Minimum to open.....None

### ACCESS PLUS –

Minimum Balance, Monthly Service Charge:  
 0-4,999.99.....\$11.00  
 5,000.00 and over.....N/C  
 Minimum to open.....\$5,000.00

### MONEY MARKET PLUS ACCOUNT –

Minimum Balance, Monthly Service Charge:  
 0-2,499.99.....\$16.00  
 2,500.00 and over.....N/C  
 Minimum to open.....\$2,500.00  
 Interest earned at current rate at \$2,500.00 and over  
 Fee/penalties for exceeding transaction limits..\$16.00

## BUSINESS CHECKING ACCOUNTS:

Images Included – On All Business Accounts

### REGULAR

Monthly Service Charge.....\$13.00  
 Per Check Charge.....\$0.19  
 Deposit, each.....\$0.27  
 Deposited Item, each.....\$0.12  
 Minimum to open.....None  
 Easy Bill Pay.....\$3.00

(Earns a credit against fees only.)

### SIMPLIFIED BUSINESS CHECKING –

Minimum Balance, Monthly Service Charge:  
 0-999.99.....\$11.00  
 1,000.00 and over.....N/C  
 Per Check Charge/Deposit Fee  
 In excess of 100, per item.....\$0.27  
 Deposited Item Fee in excess of 100, per item....\$0.27  
 Minimum to open.....None  
 Easy Bill Pay.....\$3.00

### SAFE HARBOR COMMERCIAL CHECKING –

Minimum Balance, Monthly Service Charge:  
 Combined Balances of Loans/Deposits  
 0-24,499.99.....\$26.00  
 25,000.00 and over.....N/C  
 Per Check Charge/Deposit Fee  
 In excess over 400, per item.....\$0.12  
 Minimum to open.....None  
 Easy Bill Pay.....N/C  
**Many Other Benefits Available. See Flyer**

## BUSINESS SAVINGS ACCOUNTS:

### NON PERSONAL – Linked to business checking

Minimum Balance, Monthly Service Charge:  
 0-199.99.....\$6.00  
 200.00 and over.....N/C  
 Interest earned at current rate at \$300.00 and over  
 Minimum to open.....None

### CORPORATE – Linked to business checking

Minimum Balance, Monthly Service Charge:  
 0-199.99.....\$6.00  
 200.00 and over.....N/C  
 Interest earned at current rate at \$300.00 and over  
 Minimum to open.....None

## CHRISTMAS CLUB ACCOUNTS –

Minimum to open.....\$5.00  
 Minimum deposit amount.....\$5.00

If any withdrawal(s) is/are made from a Christmas Club account before maturity, then the account will be closed.

Christmas Club accounts mature the second Friday of October. A check for the accumulated balance will be issued the following Friday.

**Deposit Limitations:** An unlimited number of deposits may be made into all of the above accounts.

**CLOSING FEE**.....\$35.00  
(If ANY account closes within 6 months of opening)

### CHECK PRINTING:

Cost may vary for each type of check ordered.

### OTHER FEES AND SERVICES:

#### COIN AND CURRENCY –

Non Customer (Over \$200.00).....\$6.00  
 Customer (Less than \$4,000.00).....N/C  
 Customer (Over \$4,000.00) per \$1,000.00.....\$1.50

#### COIN/CURRENCY COUNTING –

Customer (Deposit Funds).....N/C  
 Customer (Cash Taken).....5%  
 Non Customer.....10%

#### NIGHT DEPOSITORY –

Set up.....N/C  
 Key Deposit, each.....\$6.00  
 Locked bag with 2 keys.....\$26.00  
 Regular bag with zipper.....\$7.00

#### COLLECTIONS –

Foreign Check (NOT Canadian).....\$40.00  
 Canadian Check.....\$25.00  
 Cashiers Checks.....\$6.00  
 Money Orders.....\$5.00  
 Incoming Wire, Non Customer.....\$30.00  
 Incoming Wire, Customer.....\$16.00  
 Outgoing Wire, Customer.....\$25.00

**BOOKKEEPING FEES –**

Printout of Activity .....	\$7.00
Stop Payment/Series .....	\$31.00
Checking/Savings NSF Fee-Overdraft or Return .....	\$33.00
Daily Overdraft Fee After 2nd Day.....	\$4.00
Return Items (Deposited) .....	\$13.00
Balance Inquiries .....	\$1.00
E-Statement.....	N/C
Paper Statement.....	\$3.00

**CHECK IMAGE REQUESTS –**

Less than 12 images on a page .....	\$3.00
Front & Back images additional.....	\$3.00
Image of check/deposit .....	\$4.00
Replacement Statement (no images) .....	\$6.00
Replacement image copies returned with account statement .....	\$11.00
Check images returned with original statement ..	\$6.00

**RESEARCH AND ADMINISTRATION –**

Response to legal service (per acct. involved) ...	\$50.00
Research, per hour charge (1 hour minimum) ..	\$25.00
Reconcile Bank Statements, per hour charge (1 hour minimum).....	\$15.00
Deposit Verification .....	\$6.00

**SAFE DEPOSIT BOXES –**

Key Deposit (2Keys) returned when box closed	\$30.00
One Key Lost.....	\$20.00
Two Keys.....	\$30.00
2x5.....	\$25.50
3x5.....	\$30.50
4x5.....	\$38.50
5x5.....	\$40.50
3x10.....	\$45.50
4x10.....	\$80.50
5x10.....	\$85.50
10x10.....	\$110.50

\$10.00 per year discount for automatic checking account debit. Current Ottawa County sales tax will be collected on all boxes.

**MISCELLANEOUS SERVICE FEES –**

Direct Deposits .....	N/C
Cash Advance (non-customer, each) .....	\$6.00
Mail Check from Account .....	\$6.00
Telephone Transfer between Accounts.....	\$5.00
Check Guard (per transaction).....	\$6.00
Amortization Schedule .....	\$6.00
Notary Fee .....	\$5.00
Document Fee (non-title) .....	\$5.00
Fax (Incoming or Outgoing):	
1st page .....	\$2.00
Subsequent pages.....	\$1.00

**ATM FEES –****TRANSACTIONS AT OUR ATM:**

Checking	
Withdrawal .....	N/C
Deposit .....	N/C
Transfer .....	\$0.50
Balance Inquiry .....	\$0.50
Savings	
Withdrawal .....	\$0.50
Deposit .....	N/C
Transfer .....	\$0.50
Balance Inquiry .....	\$0.50

**TRANSACTIONS AT OTHER AFFILIATED ATM'S**

Checking	
Withdrawal .....	\$0.75
Deposit (Where Available) .....	\$0.75
Transfer .....	\$0.75
Balance Inquiry .....	\$0.75
Savings	
Withdrawal .....	\$0.75
Deposit (Where Available) .....	\$0.75
Transfer .....	\$0.75
Balance Inquiry .....	\$0.75

**TRANSACTIONS AT NATIONAL NETWORKS (CIRRUS-PLUS)**


Checking	
Withdrawal .....	\$1.25
Deposit .....	N/A
Transfer .....	\$1.25
Balance Inquiry .....	\$1.25
Savings	
Withdrawal .....	\$1.25
Deposit .....	N/A
Transfer .....	\$1.25
Balance Inquiry .....	\$1.25

REPLACE CARD (FOR ANY REASON) .....

**ELECTRONIC BANKING SERVICE FEES –**

Internet Banking .....	N/C
Internet Bill Pay.....	\$3.00
Internet Stop Payment.....	\$21.00
Card Valet App .....	N/C
Touch Banking App .....	N/C

**ACCOUNT ADVANTAGES****CONVENIENT ACCESS TO ON THE GO BANKING NEEDS****(419) 732-6263**

- **INTERNET BANKING**  
[www.marbleheadbank.com](http://www.marbleheadbank.com)  
ACCOUNT # AND LAST 4 OF SOCIAL NEEDED  
CLICK ENROLL NOW  
FOR ASSISTANCE CALL THE MARBLEHEAD BANK PENINSULA BRANCH AT (419) 732-6263
- **BILL PAY\***
- **TOUCH BANKING APP-**  
MANAGE MONEY FROM YOUR PHONE  
APP CODE MHBANKOH
- **TEXT BANKING-BALANCE INQUIRIES**  
99588
- **MOBILE DEPOSIT BANKING-DEPOSIT FROM PHONE**
- **CARD VALET- ATM/ DEBIT CARD MONITORING**
-  **zelle** -SEND MONEY

**OTHER BENEFITS**

- **ID THEFT PROTECTION**
- **ATM/DEBIT CARD**
- **OVERDRAFT LINE**
- **CHECK GUARD FOR OVERDRAFT PROTECTION\***
- **E-STATEMENTS**
- **PAPER STATEMENTS\***

\* MINIMAL FEE



# THE MARBLEHEAD BANK

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**(419) 798-4471**

259 SOUTH BRIDGE ROAD  
**(419) 732-6263**

9400 NORTH SHORE BOULEVARD  
**(419) 798-8203**

**MARBLEHEAD, OHIO 43440**

*SERVING YOU SINCE 1907*

*Visit Us On The Web At  
[www.marbleheadbank.com](http://www.marbleheadbank.com)*

**A FULL SERVICE BANK**

