OSB COMMUNITY BANK
925 LaSalle Street
Ottawa, IL 61350
815-433-2525

OSB COMMUNITYBANK
125 W. Bluff Street
Marseilles, IL 61341
815-795-2129

OSB COMMUNITY BANK
1508 Creek Drive
Morris, IL 60450
815-941-0004

www.myosb.bank

Consumer/Business
Fee Schedule and Charges

The following fees may be assessed against your account and the following transaction limitations, if any, applied to your account.

Account Closed Within 90 Days of Opening	$35.00
Account Printout or Statement (each month)	$5.00
ATM or Debit Card Replacement Fee	$10.00
Cashier's Check	$5.00
Christmas or Vacation Club Account Early Withdrawal Fee	$25.00
Collections	$25.00
Dormant Account Fee – Checking/Savings (per month)	$5.00
Dynamic Transfer Fee (Overdraft Sweep)	$7.00
Fax Service (Per Page)	$1.00
Foreign ATM Transaction Fee (ATM not owned by OSB or in the Money Pass Network)	$2.00
IRA Transfer Fee to Another Institution	$50.00
Levies, Liens, and Garnishments	$50.00
Loose Coin Counting – Customer	Free
Loose Coin Counting – Non-customer	10% of total
Research Fee Per Hour (1 Hour Minimum)	$35.00
Safe Deposit Box Rental Late Fee	$10.00
Stop Payment Fee (Per Item)	$28.00
Telephone Transfer Fee	$2.00
Zippered Money Bag	$5.00
Zippered Money Bag – Locking	$25.00

Wire Transfer Fee – Domestic Outgoing	$30.00
Wire Transfer Fee – Domestic Incoming	$15.00
Wire Transfer Fee - International Incoming/Outgoing	$50.00

Overdraft/Non-Sufficient Funds (NSF) Fee:

Nonsufficient Funds Return Charge (Per Item) (Created by check, in-person withdrawal, fees, or other electronic means)	$27.50
Overdraft Funds Paid Charge (Per Item) (Created by check, in-person withdrawal, fees, or other electronic means)	$27.50

Overdraft Fees Will Not Be Imposed on ATM Withdrawals or One Time Debit Card Items

Automated Clearing House (ACH) NSF Fee:

Paid ACH NSF (Per Item) (Created by check, in-person withdrawal, fees, or other electronic means)	$27.50
Return ACH Charge (Per Item) (Created by check, in-person withdrawal, fees, or other electronic means)	$27.50

Overdraft Fees Will Not Be Imposed on ATM Withdrawals or One Time Debit Card Items

Uncollected Funds Fee (Per Presentment): $27.50
Created by check or other electronic means
Overdraft Fees Will Not Be Imposed on ATM Withdrawals or One Time Debit Card Items

Fees Effective April 1, 2025, and accurate as of September 30, 2026
and fees are subject to change at any time.

EQUAL HOUSING LENDER

Member FDIC