



OSB COMMUNITY BANK
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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

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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	Wire Transfer Fee – Domestic Outgoing	\$30.00
Account Printout or Statement (each month)	\$5.00	Wire Transfer Fee – Domestic Incoming	\$15.00
ATM or Debit Card Replacement Fee	\$10.00	Wire Transfer Fee - International Incoming/Outgoing	\$50.00
Cashier's Check	\$5.00		
Christmas or Vacation Club Account Early Withdrawal Fee	\$25.00	<u>Overdraft/Non-Sufficient Funds (NSF) Fee:</u>	
Collections	\$25.00	Nonsufficient Funds Return Charge (Per Item)	\$27.50
Dormant Account Fee – Checking/Savings (per month)	\$5.00	(Created by check, in-person withdrawal, fees, or other electronic means)	
Dynamic Transfer Fee (Overdraft Sweep)	\$7.00	Overdraft Funds Paid Charge (Per Item)	\$27.50
Fax Service (Per Page)	\$1.00	(Created by check, in-person withdrawal, fees, or other electronic means)	
Foreign ATM Transaction Fee		Overdraft Fees Will Not Be Imposed on ATM Withdrawals or One Time Debit Card Items	
(ATM not owned by OSB or in the Money Pass Network)	\$2.00		
IRA Transfer Fee to Another Institution	\$50.00	<u>Automated Clearing House (ACH) NSF Fee:</u>	
Levies, Liens, and Garnishments	\$50.00	Paid ACH NSF (Per Item)	\$27.50
Loose Coin Counting – Customer	Free	(Created by check, in-person withdrawal, fees, or other electronic means)	
Loose Coin Counting – Non-customer	10% of total	Return ACH Charge (Per Item)	\$27.50
Research Fee Per Hour (1 Hour Minimum)	\$35.00	(Created by check, in-person withdrawal, fees, or other electronic means)	
Safe Deposit Box Rental Late Fee	\$10.00	Overdraft Fees Will Not Be Imposed on ATM Withdrawals or One Time Debit Card Items	
Stop Payment Fee (Per Item)	\$28.00		
Telephone Transfer Fee	\$2.00	<u>Uncollected Funds Fee (Per Presentment):</u>	\$27.50
Zippered Money Bag	\$5.00	Created by check or other electronic means	
Zippered Money Bag – Locking	\$25.00	Overdraft Fees Will Not Be Imposed on ATM Withdrawals or One Time Debit Card Items	

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

