

HORIZON FINANCIAL BANK

Products and Services and Schedule of Fees As of: December 31, 2023

Loan Products:

- Consumer Loan
- Auto Loan
- Residential Real Estate Loan
- Construction Loan
- Home Equity Line of Credit
- Agricultural Real Estate Loan
- Agricultural Operation Loan
- Commercial Equipment Loan
- Commercial Lease
- Municipal Lease

Checking Accounts:

- Horizon Checking
- Classic Checking
- Golden Checking

Savings and Money Market Accounts:

- Money Market Savings
- Regular Statement Savings
- Youth Statement Savings
- First Choice Health Savings (HSA)
- Individual Retirement Savings

Additional Products and Services

- Certificate of Deposit
- ATM (located outside the Bismarck branch, Devils Lake branch, Langdon branch, and Munich branch)
- Internet / Mobile Banking
- Bill Pay
- Mobile Deposit
- Visa Debit Card
- Visa Credit Card
- Safe Deposit Box
- Night Drop
- Remote Deposit Capture

FEE SCHEDULE

Effective as of 10/01/2022

Cards

Visa® Card Replacements	\$20.00
ATM Card Replacements	\$10.00
Card Rush Orders	\$50.00

Checks

Cashier's Checks	\$5.00
Money Orders	\$3.00
Counter Checks (per sheet of 4)	\$1.00
Foreign Drafts (minimum)	\$50.00

Dormant Accounts

Checking per month (no activity for 12 months).....	\$5.00
Savings per month (no activity for 24 months).....	\$5.00

Laminating (per sheet)

\$1.00

Miscellaneous

Account Closing (if account is closed within 3 months of opening)	\$30.00
Levy/Garnishment (each)	\$25.00
Long Distance Calls	\$5.00

Money Wires In/Out

Domestic	\$20.00
International	\$75.00

Night Deposit

Locking Pouch with 2 Keys	\$40.00
Extension Door Lost Key Fee (3 rd party charges additional)	\$50.00

Non-Customer Fees

Check Cashing (\$6.00 minimum, no maximum)	\$2.00 per \$100
Coin Counting/Exchange	5% of total
Notary Services	\$5.00

Notary Services

No Charge

Overdrafts & Non-sufficient Funds

(fee applies to overdrafts & non-sufficient funds created by check, in-person withdrawal, ATM withdrawal, or other electronic means)

Overdraft Fee	\$30.00
Non-sufficient Funds Fee (per item, per occurrence)	\$30.00
Continuous Overdraft Fee per business day (after 7 consecutive business days overdrawn)	\$5.00
Charge-back items (per item)	\$5.00

Photocopies

Black and White (per page)	\$0.25
Color (per page)	\$1.00

Research & Document Services

Account Research per hour (\$12.50 minimum, Copies & Postage Extra).....	\$25.00
Checkbook Reconciliation per hour (\$12.50 minimum)	\$25.00
Faxes per page (\$10.00 max charge, cover page free)	\$1.00

Safety Deposit Boxes

3" x 5" (annually)	\$15.00
3" x 10" (annually)	\$30.00
5" x 10" (annually)	\$50.00
10" x 10" (annually)	\$100.00
Late Fee	\$10.00
Drill Outs (3 rd party charges additional)	\$25.00
Key Replacement/Duplicates	\$35.00

Statements

Statement fees are charged to the account on the day the statement is cut each cycle the service is provided.

Enlarged Check Images (larger than 18 items per page, per statement, per month)	\$5.00
Duplicate Statements (per statement, per month)	\$5.00

Stop Payment

\$30.00