



The interest rate and annual percentage yield may change. At our discretion, the rate may change at any time. Current rate sheets may be obtained at the bank, and those rates are also posted on the “Rates” page of our website, www.hometownnational.com

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

If you close your account before interest is credited, you will not receive the accrued interest.

* See account disclosure for additional fees/restrictions.

Other Services and Fees

Checking & Savings Account Fees

Insufficient Funds (per item).....	\$ 25.00
Paid Overdrafts (per item created by check, in-person withdrawal, ATM withdrawal, or other electronic means)	\$ 25.00
Maximum Paid Overdrafts (per day).....	\$100.00
Continuous Overdraft Charge	\$ 2.00
Overdraft Protection (per transfer).....	\$ 3.00
Stop Payment.....	\$ 20.00
Account Warning.....	\$ 10.00
Special Statement.....	\$ 2.00
Returned Check Charge.....	\$ 2.00
Account Early Closure Fee.....	\$ 10.00
Dormant Account Fee (per month).....	\$ 2.00
Check Printing.....	Varies

Wire Transfers

Outgoing (minimum).....	\$ 15.00
Outgoing (repetitive).....	\$ 10.00
Incoming (non-customer).....	\$ 15.00
Foreign (minimum).....	\$ 35.00

Legal Process & Collections

Collections (per item).....	\$ 15.00
Garnishments/Levies.....	\$ 50.00

Night Deposit Services

Night Depository Bag with Lock.....	\$ 20.00
Zipper Bag (non-refundable).....	\$ 5.00
Night Depository Key Deposit.....	\$ 5.00

Other Services/Fees

Money Orders.....	\$ 2.00
Cashier’s Checks.....	\$ 3.00
Visa TravelMoney Card	\$ 9.95
Fax Service (per page).....	\$ 2.50
Endorsement Stamp.....	Varies
Notary Services (non-customer).....	\$ 5.00
Coin & Currency Wrappers.....	At cost
Safe Deposit Boxes.....	Varies
Research Time (per hour).....	\$ 30.00
Check copies (each).....	\$ 1.00
Account Balancing (per hour)	\$ 20.00
Online Banking	N/C
Bill Pay Service	N/C