

Personal Account Schedule of Fees and Services

ACCOUNT FEES & CHARGES:

| | |
|---|------------------|
| Charge to Return Checks/ACH Items (unpaid) | \$20/item |
| Overdraft/NSF Charge (paid) | \$20/item |
| Overdraft Protection (ODP) (must complete application) | |
| -Transfer from savings or checking with balance over \$2,500 | Free |
| -Transfer from savings or checking with balance under \$2,500 (ODP Transfer Charge) | \$10/occurrence |
| Stop Payment Request for Check/ACH | \$12/item |
| Deposited item returned | \$10/item |
| Telephone Transfer | |
| Via 24 Hour Phone Banking System | Free |
| Staff Assisted | \$2 |
| Online Banking | Free |
| Bill Pay | Free |
| Debit Card | Free |
| Debit Card Reissue | \$5 |
| Account Closing within 90 days of opening | \$5 |
| Replacement of lost Passbook or CD | \$10 |
| Levy or Garnishment Fee | \$40 |
| Research | \$20/hour |
| Copy of paid check | \$2/item |
| Duplicate statement | \$4/statement |
| Account history printout | \$2 |
| Bank Check | First check free |
| Additional Checks | \$2/item |

WIRE TRANSFER FEES:

| | |
|------------------------|------|
| Domestic Incoming | Free |
| Domestic Outgoing | \$12 |
| International Incoming | \$35 |
| International Outgoing | \$35 |



Scan the QR code or visit us at
GreatMidwestBank.com

(888) 485-4400



Great Midwest Bank
Since 1935 - Simply... Local.

Deposit Account Disclosures & Schedule of Fees

www.GreatMidwestBank.com

Member
FDIC

Our Locations

Bayside

505 W Brown Deer Rd
Bayside, WI 53217

Brookfield

15900 W Bluemound Rd
Brookfield, WI 53005

Chilton

1050 E Chestnut St
Chilton, WI 53014

Greendale

5150 S 76th St
Greendale, WI 53129

Greenfield

4775 S 27th St
Greenfield, WI 53221

Hartland

600 Hartbrook Dr
Hartland, WI 53029

Madison

6702 Odana Rd
Madison, WI 53719

West Allis

10269 W National Ave
West Allis, WI 53227

Simply Checking

Your Simply Checking account requires an opening balance of \$50. No minimum balance required after opening.

50 Plus Interest Checking (50 Plus Int Ckg)

A 50 Plus Interest Checking Account, for customers age 50 or better, requires an opening balance of \$50. No minimum balance required after opening.

Interest: Your 50 Plus Interest Checking account will earn interest on the daily collected balance in the account at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded monthly.

Direct Interest Checking (Direct Int Ckg)

A Direct Interest Checking Account (available with any recurring direct deposit or automatic payment) requires an opening balance of \$50. No minimum balance required after opening.

Interest: Your Direct Interest Checking account will earn interest on the daily collected balance in the account at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded monthly.

Elite Interest Checking (Elite Int Ckg)

Your Elite Interest Checking Account requires an opening balance of \$50. Your Elite Interest Checking Account is available without a monthly maintenance fee if you maintain a \$1,500 minimum daily balance. Should you prefer not to keep the above-mentioned balance, your maintenance fee will be \$6.00 per month.

Interest: Your Elite Interest Checking Account will earn interest on the daily collected balance. Accounts with a balance of \$1,500 or more earn interest at the current Elite Interest Checking account rate.* Accounts under \$1,500 earn interest at a lower rate tier. Interest rates are subject to change daily. Interest will be credited and compounded monthly.

* For current rates, please check our website at www.greatmidwestbank.com or inquire at one of our branch offices

Health Savings Account (HSA)

Your Health Savings Account (HSA) requires no minimum balance to open. Per IRS regulations, this account is for qualified medical expenses of persons who have a qualifying high deductible health insurance plan.

Interest: Your HSA will earn interest on the daily collected balance, at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded monthly.

Please consult a tax advisor for further information.

Simply Savings

Your Simply Savings Account requires an opening balance of \$50. If the minimum daily balance falls below \$50, a monthly maintenance fee of \$2.00 will be charged. This maintenance fee does not apply to customers under the age of 18.

Interest: Your Simply Savings Account will earn interest on the daily balance, at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded quarterly.

Advantage Savings

Your Advantage Savings Account requires an opening balance of \$10,000. Accounts with a balance of \$10,000 or more earn interest at the current Advantage Savings account rate.* Accounts under \$10,000 earn interest at a lower rate tier.* Accounts with balances over \$10,000 earn interest at higher rates based on tiers.*

Interest: Your Advantage Savings Account will earn interest on the daily balance, at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded quarterly.

Elite Savings

Your Elite Savings Account requires an opening balance of \$50,000. Accounts with a balance of \$50,000 or more earn interest at the current Elite Savings account rate.* Accounts under \$50,000 earn interest at a lower rate tier.* Accounts with balances over \$50,000 earn interest at higher rates based on tiers.*

Interest: Your Elite Savings Account will earn interest on the daily balance, at the current rate.* Interest rates are subject to change daily. Interest will be credited and compounded quarterly.



Great Midwest Bank

Since 1935 – Simply... Local.

Loan Servicing Fees

| | |
|--|-----------------------------------|
| Amortization Schedule (approximate) | \$25 |
| Construction Extension Fee | \$250 |
| Duplicate Satisfaction or Lien Release | \$50 |
| E-Recording Fee | \$5.25 per document |
| Faxed Payoff Statement | \$20 |
| Home Equity Line of Credit - Over Limit Fee | \$50 |
| Loan File Research | @25 per ½ hour (1/2 hour minimum) |
| Mortgage/Note Document Copies | \$10 per file |
| NSF Fee for any Loan Payment | \$30 |
| Payment History Request | \$10 for each year |
| Re-Amortization/Modification of Loan Payments | \$200 (10% Principal Curtailment) |
| Revised Payoff Statement | \$25 |
| Rushed Payoff Statement (< 24 hours) | \$50 |
| Stop Payment for Tax Escrow Check Issued | \$30 |
| Subordination Agreement | \$100 |
| Verification of Mortgage | \$20 |
| Verification of Mortgage With 12 Month History | \$25 |

Contact Loan Servicing with Questions
servicing@greatmidwestbank.com
(262) 784-4400





Great Midwest Bank

Since 1935 – Simply... Local.

First Mortgage:

- Fixed Rate:
 - Conventional /Secondary Market
 - WHEDA
 - -FHA
- Portfolio Fixed Rate
 - Fully Amortizing Express Refinance
- Portfolio Adjustable Rate
 - Purchase and Refinance
 - Owner Occupied
 - Non-Owner Occupied
 - Construction
 - Lot Loans
 - 1st Mortgage Home Equity Loans, including Home

Improvement Second Mortgage:

- Home Equity Installment Loan
- Home Equity Line of Credit



CLOSING FEES

| Fees | Purchase Loan | Refinance Loan | Construction Loan | Home Equity Loan | Home Equity Plus Loan | Lot Loan | Line of Credit |
|--|---------------------------------|---------------------------------|---------------------------------|-----------------------------|-----------------------------|---------------------------------|-----------------------------|
| Inspection Fee | | | \$600 | | | | |
| Flood Zone Determination | \$6 | \$6 | \$6 | Waived | Waived | None | Waived |
| Mortgage Insurance | Based on Loan Amount | Based on Loan Amount | Based on Loan Amount | NA | NA | NA | NA |
| Underwriting/Processing Fee | \$425 | \$425 | \$425 | | | \$425 | |
| Closing Fee | \$250 | \$250 | \$250 | Waived | Waived | \$250 | Waived |
| Title Insurance | Varies* | Varies* | Varies* | Waived up to \$250k Loan | Waived up to \$250k Loan | Varies* | Waived up to \$250k Loan |
| Recording Fee | \$60 | \$30 | \$60 | Waived | Waived | \$60 | Waived |
| Electronic Recording Fee | \$10.50 | \$5.25 | \$10.50 | Waived | Waived | \$20 | Waived |
| Builders Credit Report | | | \$40 | | | | |
| Other | | | Recert/Appraisal \$600 | | | | |
| Appraisal Deposit (Actual fee may be lower) | < \$1M \$600 >\$1M \$700 | < \$1M \$600 >\$1M \$700 | < \$1M \$600 >\$1M \$700 | < \$1M \$600 >\$1M \$700 | < \$1M \$600 >\$1M \$700 | < \$1M \$600 >\$1M \$700 | < \$1M \$600 >\$1M \$700 |
| Credit Report Fee | \$225 individual \$250 joint | \$225 individual \$250 joint | \$225 individual \$250 joint | Waived | Waived | \$225 individual \$250 joint | Waived |

Last Updated 11/1/2025

*Visit <https://www.knightbarry.com/Rates/wisconsin-rate-calculator.aspx> for Title Costs based on loan amount and purchase price