

CONSUMER DEPOSIT ACCOUNT FEE SCHEDULE



EFFECTIVE NOVEMBER 19, 2025

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The following service fees may (unless otherwise noted on the applicable account Product Disclosure) apply to holders of checking, savings, money market accounts, certificate of deposit or IRAs, active or inactive.

Telephone Banking

No charge for 24-hour Telephone Banking automated service at 800-236-7160.

No charge for Midwest-based Customer Care Center personal service at 800-236-8866, Monday–Saturday.

No charge for Loan By Phone service at 866-LEND ABC (536-3222).

Same day loan payments by phone

24-hour automated service..... No charge

With assistance from an agent..... No charge
(assessed by adding it to the loan payment)

ATM/Debit Cards¹

No charge for deposits at Associated Bank ATMs.

No charge when used at merchant point of sale.

Balance inquiries

Associated Bank ATMs No charge

MoneyPass® surcharge-free network ATMs..... No charge

Other out-of-network ATMs..... No charge

ATM withdrawals

Associated Bank ATMs..... No charge

MoneyPass surcharge-free network ATMs..... No charge

Other out-of-network ATMs

(excludes Associated and MoneyPass surcharge-free network ATMs)¹

Private Banking and Associated Relationship Savings No charge

Savings and money market accounts..... Two (2) free per statement cycle, \$3.50 each after

All other accounts..... \$3.50 each

International ATM/Debit Card Fees

3% of transaction amount on ATM withdrawals and debit card purchases.

Digital Banking²

No charge for digital banking; check balances, view account activity, view paperless statements, transfer funds between accounts, view images of paid checks online and more.

Check image No charge

Online bill pay No charge

Zelle® (person-to-person payment)³ No charge

External (account-to-account) transfer

Outgoing No charge

Incoming No charge

Overnight check payments \$15.95 per transaction

Same day bill pay \$9.95 per transaction

Overdraft Related Charges and NSF

Overdraft—check or debit paid \$32 per item

NSF (Non-sufficient funds)—check or ACH returned No charge

Overdraft protection transfer options

Credit Card, Premier Line and Deposit accounts..... No charge

Checking Reserve Line..... No annual fee

Wire Transfers Domestic and international in U.S. currency

Domestic incoming—customer..... \$15 each

Domestic outgoing—customer..... \$25 each

Occasional outgoing domestic wire (branch created)..... \$28 each

International incoming..... \$15 each

International outgoing—BEN SWIFT® charges⁴..... \$45 each

International outgoing—OUR SWIFT® charges⁵..... \$60 each

International outgoing—FULL SWIFT® charges⁶..... \$85 each

Occasional outgoing international wire (branch created)—

BEN SWIFT® charges⁴..... \$50 each

Occasional outgoing international wire (branch created)—

OUR SWIFT® charges⁵..... \$65 each

Occasional outgoing international wire (branch created)—

FULL SWIFT® charges⁶..... \$90 each

Repetitive wire setup \$5

Repetitive outgoing..... \$20 each

Investigations/research..... No charge

Wire transfer notification

Email \$3

Mail \$10

Phone..... \$10

Continued >>

1. Associated Bank and MoneyPass® ATM use is free for Associated Bank customers. ATM owners outside of the Associated and MoneyPass networks may charge a fee. Associated Bank may charge a fee for using an out-of-network ATM. International fees may apply. Review your account disclosure and fee schedule for more details. MoneyPass is a registered trademark of Fiserv Solutions, LLC or its affiliates.
 2. Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service.
 3. U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. You must be at least 18 years old to use Zelle®. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service.
 4. BEN SWIFT Charges: The receiver of the wire transfer will have any correspondent bank or other downstream bank charges deducted from the proceeds of the wire transfer.
 5. OUR SWIFT Charges: The receiver of the wire transfer will not have any correspondent bank charges deducted from the proceeds of the wire, but other downstream bank fees may be deducted.
 6. FULL SWIFT Charges: The initiator of the wire transfer pays for all correspondent bank and other potential downstream bank charges. No fees will be deducted from the proceeds of the wire at the receiver's bank.

Miscellaneous Fees

Account reconciliation	\$25 per hour, 1 hour min.
Account research and record searches	No charge
Additional or special cut-off statement	No charge
Bond collection	\$30 per issue
Cashier's checks	
Customers	\$8
Non-customer (exchanging check drawn on Associated Bank).....	\$12
Check cashing for non-customers²	\$6 per item
Check images with statements	No charge
Check safekeeping	No charge
Coin counting	
Customer	No charge
Non-customer.....	10% of coin total
Collection item	\$25
Plus charges from the paying bank (incoming and outgoing)	
Legal Processing fee (garnishments, levies, liens and citations)	
\$100 per Legal Processing request unless directed otherwise by requesting authority	
Money orders	
Customer	\$5 each
Non-customer (exchanging check drawn on Associated Bank).....	\$10 each
Personalized checks	Fees vary
Safe deposit box	
Rental fee	Varies by size
Safe deposit drilling fee.....	\$225
Safe deposit box key	\$25
Late fee	\$20 assessed once, 30 days past due
Stop payment	\$35 per item or range of items

International Banking

Foreign currency	
Customers	See below ¹
Special order fee	\$15
Delivery to Associated Bank branch	
Standard (two day)	\$8
Overnight	\$10
Priority	\$15
International check deposit	
Per item	\$3
Return handling fee.....	\$26
Check collections (USD denominated check drawn on bank outside the U.S. and/or over \$10,000 U.S. equivalent)	
Check (minimum \$300).....	\$40
(Plus other bank charges as incurred)	
International drafts	\$20
Stop payments	\$35 per item or range of items
Wire transfers	
International incoming in foreign currency	See page 1
International outgoing in foreign currency.....	See page 1
(International wires may incur other non-Associated Bank charges)	
Investigation wire	No charge



See account disclosures for additional information.

1. The Exchange Rate quoted may include a conversion premium.
 2. Cashing checks for non-customers is at bank's discretion. See the Deposit Account Agreement for details.

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