

HOYNE SAVINGS BANK

MAIN OFFICE

4786 N. Milwaukee Avenue • Chicago, Illinois 60630-3629
Phone 773/283-4100

Monday thru Thursday..... 9:00 a.m. – 4:30 p.m.
Friday..... 9:00 a.m. – 6:30 p.m.
Saturday..... 8:30 a.m. –12:30 p.m.

Drive Up/Walk Up Facility

4729 N. Milwaukee Avenue • Chicago, Illinois 60630-3629
Phone 773/283-4100

Monday thru Thursday..... 8:00 a.m. – 5:00 p.m.
Friday..... 8:00 a.m. – 6:30 p.m.
Saturday..... 8:00 a.m. – 12:30 p.m.

GRAND AVENUE BRANCH

7001 W. Grand Avenue • Chicago, Illinois 60707-2107
Phone 773/889-7575

Lobby

Monday, Tues. & Thursday..... 9:00 a.m. – 4:30 p.m.
Friday..... 9:00 a.m. – 6:30 p.m.
Saturday..... 8:30 a.m. –12:30 p.m.

Drive Up Window

Monday, Tues. & Thursday..... 8:30 a.m. – 5:00 p.m.
Friday..... 8:30 a.m. – 6:30 p.m.
Saturday..... 8:00 a.m. –12:30 p.m.

WHEELING BRANCH

699 W. Dundee Road • Wheeling, Illinois 60090-2607
Phone 847/459-1150

Lobby

Monday thru Thursday..... 9:00 a.m. – 4:30 p.m.
Friday..... 9:00 a.m. – 6:30 p.m.
Saturday..... 8:30 a.m. –12:30 p.m.

Drive Up Window

Monday thru Thursday..... 8:00 a.m. – 5:00 p.m.
Friday..... 8:00 a.m. – 6:30 p.m.
Saturday..... 8:00 a.m. –12:30 p.m.

WOODSTOCK BRANCH

400 St. Johns Road • Woodstock, Illinois 60098-2727
Phone 815/337-6300

Lobby

Monday, Tues. & Thursday..... 9:00 a.m. – 4:30 p.m.
Friday..... 9:00 a.m. – 6:30 p.m.
Saturday..... 8:30 a.m. –12:30 p.m.

Drive Up Window

Monday, Tues. & Thursday..... 9:00 a.m. – 5:00 p.m.
Friday..... 9:00 a.m. – 6:30 p.m.
Saturday..... 8:30 a.m. –12:30 p.m.

Hours are subject to
Change at any time.



SCHEDULE OF FEES & SERVICES



Safe Since 1887

HOYNE SAVINGS BANK - Safe Since 1887

SAFE DEPOSIT BOX RENTALS

SCHEDULE OF FEES & SERVICES

Hoyme Savings Bank affords you a wide range of customer services and accounts. Some of the financial services offered do involve a nominal fee.

Safe Deposit Boxes of various sizes are available for rent at our Main Office, 4786 N. Milwaukee Ave., Chicago and at our Woodstock Office, 400 St. Johns Rd., Woodstock from Hoyme Savings Bank. The annual rent varies according to the size of the particular box rented. See our vault department for details. Besides rent, the following fees apply to safe deposit box rentals:

Box drilling.....	\$100.00
Name addition.....	\$ 5.00
Returned check (Applicable Personal Account—per check).....	\$ 10.00
Returned check (Business Account—per check).....	\$ 4.50
Transfer.....	\$ 15.00
Will search.....	\$ 25.00

CHECKING AND MONEY MARKET ACCOUNT FEE SCHEDULE

Below minimum balance (Applicable Personal account).....	\$ 8.00
Below minimum balance (Business checking).....	\$15.00
Below minimum balance (Applicable Money Market account).....	\$10.00
Deposited check return (Applicable Personal Account—per check).....	\$10.00
Deposited check return (Business Account—per check).....	\$ 4.50
Extra statement (per statement).....	\$10.00
Excess Money Market transaction (per item).....	\$10.00
Money Market Check (written for \$100.00 or less).....	\$10.00
Non-Sufficient Funds-Overdraft (Returned or Paid) (per check or electronic transfer).....	\$25.00
Over the counter encoded checks (5 checks).....	\$ 2.00
Reconciling statement (per hour).....	\$20.00
(minimum charge \$15.00)	
Stop payment (per check, electronic transfer or reoccurring).....	\$20.00
Stop payment (series of 3 or more consecutive check numbers).....	\$25.00

HOYNE SAVINGS BANK STAR® Network ATM Card

Hoyme Savings Bank is a member of the STAR® Network. You can access your money 24 hours a day through automatic teller machines (ATMs) and selected Point-of-Sale (POS) locations. In addition, Hoyme Savings Bank is a participating member of the STARsf Program (Surcharge-Free). Hoyme cardholders can make withdrawals at other participating STAR ATMs wherever the "STARsf" symbol is displayed, without incurring a surcharge. To get a list of participating STARsf locations visit www.star.com. Hoyme Savings Bank offers 24-hour ATMs at our Main Office Drive Up, 4729 N. Milwaukee Avenue in Chicago, Illinois and all our branch locations. All ATMs that we own or operate are identified as Hoyme terminals.

Your Hoyme Savings Bank STAR® Network ATM Card can also be used at any CIRRUS® ATM throughout the United States and abroad.

GENERAL FEE SCHEDULE (Applicable to All Accounts)

Account Research - All types (per hour).....	\$20.00
(minimum charge \$15.00)	
Below minimum balance - (Passbook or Stmt. Svgs.) (per month).....	\$ 3.00
Cashier Check (\$500.00 and over, one free, then per check).....	\$ 2.00
Cashier Check (under \$500.00, per check).....	\$ 5.00
Coin Counting and Redemption: Coin transactions (per day) in excess of \$150.00 will be charged a flat fee of 2% of the total dollar amount. There is no charge for coin transactions (per day) under \$150.00	
Deposited check return (Applicable Personal Account—per check)....	\$10.00
Deposited check return (Business Account—per check).....	\$ 4.50
Excess Statement Savings Transaction (per item).....	\$10.00
Garnishment or levy processing.....	\$50.00
Immigration letter.....	\$10.00
In House Transmatic NSF Fee.....	\$25.00
Lost passbook.....	\$10.00
Money Order (per money order).....	\$ 1.00
Non-Sufficient Funds-Overdraft (Returned or Paid) (per electronic transfer).....	\$25.00
Photocopy - Hoyme official checks (per check).....	\$ 1.00
Photocopy - other items (per item).....	\$.25
Sight draft or (other institution request for account withdrawal including IRA trustee transfer).....	\$20.00
Stop Payment (per electronic transfer or reoccurring).....	\$20.00
Wire Transfer (Domestic- Outgoing).....	\$20.00
Stop Payments (when permitted): Hoyme Cashier Check (per item).....	\$20.00
Stop payment of Hoyme Cashier Checks will require the purchase of an Indemnity Bond prior to the item being replaced or refunded	
Hoyme Interest Check (per item).....	\$20.00
Hoyme Money Order (per item).....	\$20.00
Replacement of the above Hoyme official checks will be considered only in cases of lost, stolen or destroyed checks.	

Currency Conversion and International Transactions

When you use your VISA® Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from rate VISA® itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

VISA USA® charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where country of the merchant is outside the USA.

ATM FEES

Transactions made at a Hoyme Savings Bank ATM.....FREE

The following charges apply for transactions at ATMs not owned by Hoyme Savings Bank. In addition, a fee may be imposed by an ATM operator if the consumer conducts a transaction at an ATM that is not owned or operated by the issuer of the card.

CIRRUS® or other Network withdrawals/card activity fee	
(per transaction).....	\$1.00
Deposits	
(per transaction).....	\$1.50
Withdrawals	
(per transaction).....	\$1.00
Replacement of Hoyme Savings Bank STAR® Network ATM Card (per card).....	\$20.00

®STAR Network is a registered trademark of STAR Network.

®CIRRUS is a registered trademark of Cirrus System, Inc.