

FEE SCHEDULE



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account balance and research - per hour	\$25.00
Account closed within 6 months	\$20.00
Collection fee	\$15.00
Dormant checking fee - per month	\$5.00
Encoded counter documents - each	\$1.00
Garnishment/Levy Fee	\$50.00
Legal process	\$75.00
Money Orders	\$4.00
Official Checks - customer	\$4.00
Outgoing IRA transfer fee	\$30.00
*Overdraft items paid	\$35.00
*Overdraft items returned (NSF)	\$35.00
Returned deposited item - Business	\$12.00
Returned deposited item - Personal	\$6.00
Savings overdraft protection per occurrence	\$7.50
Special handling fee	\$25.00
Stop Payment	\$30.00
Verification of deposit fee	\$10.00
Incoming Domestic Wire Transfer Fee - Customer	\$15.00
Incoming International Wire Transfer Fee - Customer	\$30.00
Outgoing Domestic Wire Transfer Fee - Customer	\$20.00
Outgoing International Wire Transfer Fee - Customer	\$50.00
Statement with Images Fee for Accounts Without Image Statements	\$2.00

*The charge may apply to overdrafts created by checking, in person withdrawal, or other electronic means.

FACTS

WHAT DOES MRV BANKS DO WITH YOUR PERSONAL INFORMATION?



Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MRV Banks chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MRV Banks share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (573)883-8222

Who we are	
Who is providing this notice?	MRV Banks
What we do	
How does MRV Banks protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does MRV Banks collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - Open an account or deposit money - Pay your bills or apply for a loan - Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>MRV Banks does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>MRV Banks does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> - <i>MRV Banks doesn't jointly market.</i>