German American Bank
Banking • Wealth Management

FEE SCHEDULE

Effective 10/16/26

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace lost ATM card or ATM/Check Card	$7.00
ATM card fee (unless under the age of 18)	$7.00
Domestic ATM cash withdrawal from a non German American location	$3.25 per withdrawal
ATM cash withdrawal in a foreign country	$5.00
Check printing	(fee depends on style of check ordered)
Cashier's check	$10.00 per check
Counter check	$1.00 per check
Dormant account fee (per month)	$5.00
An account is dormant if after one year (checking) or three years (savings) you have made no deposits or withdrawals to the account.	
Regular Savings excess withdrawal fee (applies to any withdrawal made in excess of 6 per month)	$10.00
Money Market excess withdrawal fee (applies to any withdrawal made in excess of 6 per month)	$10.00
Charge off account fee	$30.00
Garnishment	up to $20.00
Levy	up to $100.00
Returned deposit item charge	$15.00 per check
Returned mail fee	$10.00
This fee is charged each statement cycle.	
Canadian item fee	$4.00
Account research	$30.00 per hour and copies $1.00 per page
Account balancing (first time no charge)	$30.00 per hour
Stop payment	$38.00
Coin counting	10%/$3.00 minimum
Photocopy	$.50
Domestic wire transfer	
Outgoing	$35.00
Incoming	$20.00
International wire transfer	
Outgoing	$60.00
Incoming	$20.00
Christmas/Vacation Club early withdrawal	$10.00 plus accrued interest
Noncustomer check cashing	2% of each check presented or $10.00 minimum per check presented, whichever is greater
Fax	$2.00 per page/$5.00 minimum
Account activity printout	$5.00
Individual Retirement Account (IRA) per account holder	
Premature distribution	$50.00 per withdrawal
Transfer	$50.00 per transfer
Excess contribution	$50.00 per removal
Image fee (per statement cycle)	$5.00
Nonsufficient funds (NSF) charges	
Paid per item fee (limited to a maximum of 5 item fees per day)	$38.00
If the end-of-day balance is at -$0.01 to -$5.00, no NSF fee will be assessed	
If any single transaction is $2.00 or less, no NSF fee will be assessed	
Returned per item fee (limited to a maximum of 5 item fees per day)	$38.00
If the end-of-day balance is at -$0.01 to -$5.00, no NSF fee will be assessed	
If any single transaction is $2.00 or less, no NSF fee will be assessed	
Overdraft fee charge (continuous per day after account remains overdrawn for five consecutive business days)	$7.00
Overdraft protection fees	
From Ready Cash (annual fee)	$20.00
Transfer fee from any German American checking, savings or line of credit account (to cover overdraft, per transfer)	$10.00
Health Savings Account (HSA)	
Fee for removal of non-qualifying withdrawal	$5.00 per withdrawal
Account closing fee	$30.00
Excess contribution	$50.00 per removal
Pure Personality Check Card	$10.00 per image uploaded, per card

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