

FEE SCHEDULE
Effective July 14, 2023

Mechanics Bank
2 South Main Street
Mansfield, Ohio 44902
(419)524-0831
www.MyMechanics.com

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

An overdraft fee of \$32.00 will be charged per item for covering overdrafts created by check or draft, or other electronic means.

Account Research (per hour / one hour minimum)	\$25.00
Senior Checking (55 years and older) - No Monthly Fee	
Basic Checking (16-25 years) - No Monthly Fee	
Bill pay service is free for the first 25 transactions. Every transaction thereafter will incur a fee	\$0.50
Bond Coupon (plus out-of-pocket expense)	\$5.00
Cashier's Check	\$5.00
Check Cashing Fee (for Non-Mechanics Bank customers)	\$5.00
Child Support Payment Processing (each)	\$5.00
Collection Item (plus out-of-pocket expense)	\$5.00
Copy of Check	\$3.50
Copy of Prior Statement	\$5.00
Counter Checks	\$0.25
Customized Debit Card	\$20.00
Debit Card with a rush (3 business days)	\$60.00
Dormant Account (per month after 2 years)	\$5.00
Foreign Deposit Item	\$20.00
Green Account Paper Statement Processing Fee (monthly)	\$10.00
Mechanics Overdraft Privilege (MOP) fee	\$32.00
Non-Mechanics ATM (each after 5 per statement cycle)	\$1.00
Non-Sufficient Funds / Non-Collected Funds (Insufficient/Uncollected Funds)	\$32.00
Overdraft Charge (per day after 30 or more consecutive business days overdrawn)	\$5.00
Personal Money Order	\$5.00
Replace Lost ATM/Debit Card	\$10.00
Replace Lost Passbook	\$10.00
Returned Deposit Items	\$15.00
Safe Deposit Box fees vary by box size.	
Safe Deposit Box lost key or drilling will be billed at actual cost.	
Service Fee for Interest Checking (per month if daily balance falls below \$250 any day during the statement cycle)	\$10.00
Service Fee for Money Market Accounts (per month if daily balance falls below \$100 any day during the month/statement cycle)	\$10.00
Service Fee for Passbook Savings Accounts (per month if daily balance falls below \$50 any day during the month/statement cycle)	\$6.00
Service Fee for Super Interest Checking (per month if daily balance falls below \$2,500 any day during the statement cycle)	\$15.00
Special Handling of Statement (monthly fee)	\$3.00
Stop Payment (each)	\$30.00
Unauthorized ACH Return Items (for ACH originators)	\$5.00
Visa Gift Card	\$4.95
Wire - Domestic wire transfer (incoming or outgoing)	\$25.00
Wire - Foreign Wire (incoming or outgoing). Additional fees may apply.	\$50.00

Check printing fees vary by the style of check ordered.

The cost of overdraft protection depends on the type of protection plan.

Mechanics Overdraft Privilege (MOP) fee and Non-Sufficient/Non-Collected Funds fee - capped at 3 fees per day.

Please note: any returned debit, check or item may be presented for payment more than one time. You may be charged an insufficient/non-sufficient funds fee for each resubmission or re-presentation of a debit, check or item.