

Disclosure Statement and Terms and Conditions for Debit Pay Card Account

Important Information about Your Debit Pay Card and related Electronic Fund Transfer Services

DEPOSIT AGREEMENT

By requesting and using or allowing another to use your Debit Pay Card, you agree to be bound by the terms and conditions of this Disclosure Statement and Terms and Conditions ("this Agreement"). This Agreement discloses the terms and conditions of your Pay Account and you are not entitled to any rights or benefits given to other deposit account customers or debit cardholders at Chemical Bank unless such rights or benefits are contained in the Agreement. **Please read this Agreement carefully and keep it for future reference.** In this Agreement: "Account" means the deposit account accessed by your Card; "Card" or "Pay Card" means the Visa Pay Card issued by us to enable you to receive (i) payroll from your employer ("Employer"), or (ii) if you are not an employee, to receive payments from your Payor ("Payor") or (iii) benefits, student financial aid or other funds from a government agency or institution of higher learning ("Agency"); "you" and "your" mean the customer to whom we issue a Card or his or her legal representative; and "we", "us", and "our" mean Chemical Bank.

PART I – PAY CARD TERMS AND DISCLOSURES

1. LIABILITY FOR UNAUTHORIZED TRANSFERS

Tell us AT ONCE if you believe your Card or any Personal Identification Number ("PIN") has been lost or stolen, or if you believe that a transaction has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account. If you tell us within two business days, you can lose no more than \$50.00 if someone used your Card or PIN without your permission. If you do not tell us within two business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, you will tell us at once. If you do not tell us within 60 days after the statement was made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time period.

2. ADDRESS AND TELEPHONE NUMBER

If you believe your Card or PIN has been stolen or that someone has transferred or may transfer money from your Account without your permission, call 1-866-353-1270 24 hours daily or write:

Chemical Bank, Card Services Department
PO Box 809
Traverse City, MI 49685

NOTE: In order to minimize the risk of losses from lost or stolen Cards or PINS, we strongly suggest that you call us immediately and then confirm in writing.

3. BUSINESS DAYS

Our business days are Monday through Friday 8:00 am -5:00 pm Saturdays, Sundays and holidays are not business days.

4. DEFINITION AND IDENTIFICATION OF TERMINALS AVAILABLE TO CARDHOLDERS

For purpose of this Disclosure and Terms, a "terminal" includes automated teller machines ("ATM"), and point of sale ("POS") terminals (special store terminals at which payment for purchases may be made). An ATM terminal can be used without the assistance of another person and the use of a PIN is required to complete a transaction.

Point of sale transactions utilize special store terminals at which payment for purchases can be made ("POS/PIN"). POS/PIN terminals are used with the assistance of a retail store clerk or other operator and require the use of a PIN. All such persons are agents of the merchant and not of the Bank. Located on or near each ATM terminal is a listing of the card issuers and networks whose cardholders may use the terminal. Sometimes symbols are used instead of names. In most cases, a larger or more conspicuous sign or symbol will identify the terminal owner or operator. As used in this Agreement, a "Chemical Bank terminal" is an ATM located at a Chemical Bank branch location or those terminals otherwise identified as Chemical Bank owned terminals. Refer to the network symbols on the back of your Card for all other terminal access.

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5. TYPES OF AVAILABLE TRANSACTIONS AND LIMITS ON TRANSACTIONS INITIATED USING YOUR PAY CARD

(a) Account Access

Your Card will permit you to make transactions on the Account as defined in the Bank's *Deposit Account Agreement and Funds Availability Policy*. (See Parts II and III below.)

You may use your Card to:

- (1) Pay for purchases out of your Account at retail POS/PIN terminals.
- (2) Pay for purchases at merchants who accept Visa debit cards. These transactions may be made by presenting your Card and signing the receipt.
- (3) Make balance inquiries to your Account.
- (4) Make cash withdrawals from ATM terminals.
- (5) Obtain cash from financial institutions that accept Visa cards. These cash transactions are subject to the Cash Advance Fee stated in the Fee Schedule.
- (6) Conduct other transactions as services and features are permitted by us.

(b) Limits on Dollar Amount of Transactions

Separate withdrawal and purchase limits apply. Total withdrawals or purchases in any one day may not exceed the separate Daily Limits for a single Card number. You will be allowed to make transactions up to the available balance in your Account or up to the maximum Daily Limit, whichever is less.

The Daily Limits are as follows:

(1) Daily ATM Withdrawal Limits:	\$ 1,000.00*
(2) Daily POS/PIN	\$ 500.00
(3) Purchase Limits – Signature	\$ 2,500.00
(4) Cash Advance Limit:	\$ 2,500.00
(5) Maximum balance at any given time:	\$10,000.00

* At some types of ATMs, the withdrawal amount may be limited due to machine constraints, and multiple transactions may be necessary to obtain the total amount desired.

(c) Limits on Frequency of Transactions

There is no limit on the number of purchases that can be made per day with the cards.

6. SERVICE CHARGES

We reserve the right to provide interchange or gateway access service to other terminal or POS networks, and our service charges for transactions in those networks will be the same as charges for ATM terminals not owned by us, unless otherwise specifically disclosed to you. Please refer to the addendum describing the fees pertaining to your Account and use of your Card.

Possible Fees By Third Parties. When you use an ATM not owned by Chemical Bank, you may be charged a fee by the ATM operator or any network used to complete the transfer (and you may be charged a fee for a balance inquiry).

7. YOUR RIGHT TO RECEIVE DOCUMENTATION OF TRANSACTIONS

(a) Terminal Transactions

You can get a receipt at the time you make any transaction to or from your Account using a terminal in the United States authorized for use by us.

(b) Preauthorized Credits

If you have arranged to have recurring direct deposits made to your Account at least once every 60 days, you can call us at 1-866-353-1270 to find out whether the deposit has been made. For your protection, we may require identifying details about your Account before we provide you this information.

(c) You may obtain information about the amount of money you have remaining in your Account by calling 1-866-353-1270. This information, along with a 60-day history of account transactions, is also available on-line at: <https://www.consumercardaccess.com/chembankpayroll>

You also have the right to obtain a 60-day written history of account transactions by calling 1-866-353-1270, or by writing us at:

Chemical Bank, Card Services Department
PO Box 809
Traverse City, MI 49685

8. PREAUTHORIZED PAYMENTS

(a) Stop Payments

If you have instructed us to make regular preauthorized payments out of your account, you may stop any of these payments by calling 1-866-353-1270, or by writing us at:

Chemical Bank, Card Services Department
PO Box 809
Traverse City, MI 49685

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your card number, the date of the transfer is to take place, to

whom the transfer is being made and the amount of the scheduled transfer. If you call, we may require you to put your request in writing and deliver it to us within fourteen (14) days after you call. We will charge for each stop payment order you give us as defined in the Schedule of Bank Fees.

(b) Notice of Varying Amounts

If you have arranged for automatic periodic payments to be deducted from your account and these payments vary in amount, you will be notified by the person or company you are going to pay ten (10) days prior to the payment date of the amount to be deducted. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside of certain limits that you set.

(c) Our Liability for Failure to Stop Preauthorized Transfer Payments

If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

9. BANK'S LIABILITY FOR FAILURE TO COMPLETE EFT TRANSACTIONS

If we do not complete an EFT transaction or transfer in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (a) If you do not have enough money in your Account to make the transfer;
 - (b) If your Agreement has been terminated;
 - (c) If the authorized terminal or system was not working properly and you knew about the breakdown when you started the transaction;
 - (d) If your funds are subject to legal process or other encumbrances restricting the transfer;
 - (e) If the automated teller machine where you are making the transaction does not have enough cash;
 - (f) If you have told us that your Card was lost or stolen or that you believe someone else has obtained your PIN;
 - (g) If an employee of a merchant does not properly handle a Card transaction at a POS/PIN terminal;
 - (h) If, in the case of a preauthorized credit to your Account, a third party does not send your money to us on time or does not send us the correct amount;
 - (i) If circumstances beyond our control (such as fire or flood) prevent the EFT transaction, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our Agreement with you.

10. ERROR RESOLUTION NOTICE – IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please contact us at 1-866-600-5878 or write us at:

Chemical Bank, Card Services Department
PO Box 809
Traverse City, MI 49685

Contact us as soon as you can, if you think an error has occurred in your Account. We must hear from you no later than 60 days after the earlier of the date you electronically access your Account or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1-866-600-5878 or writing us at:

Chemical Bank, Card Services Department
PO Box 809
Traverse City, MI 49685

You will need to tell us:

- Your name and Account number.
- Why you believe there is an error, and the dollar amount involved.
- Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Account within 10 business days for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your Account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you need more information about our error-resolution procedures, call us at the telephone number shown above.

11. OTHER TERMS AND CONDITIONS

(a) Use and Care of the Card

If you use the Card at a merchant location, the merchant acts for you (as your agent) in completing the transaction. Use of the Card is also subject to the rules of the government agencies which regulate banks. You will take care of your Card and will not give the Card or any PIN to any other person or write your PIN on the Card. If it is lost or stolen, you will notify us immediately.

(b) Withdrawals in a Foreign Currency

Any withdrawal in a foreign currency will be converted into United States dollars. The conversion date and rate will be governed by the rules of the participating network at whose terminal the withdrawal is made.

(c) Overdrawing your Account

You agree that you will not use the Card to overdraw your Account. If an overdraft in your Account does occur, you will pay the full amount of the overdraft to us immediately upon request.

(d) Legal Action. If we initiate any legal action to collect money owed to us under this Agreement, including any counterclaim, you agree to pay all our costs for such action, including any reasonable attorneys' fees.

(e) Set-Offs and Security Interest

If you ever owe us money for any reason, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in any funds held with the Bank) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual account of any one of the joint owners to satisfy obligations or debts in the joint account.

12. ACCEPTANCE OF AGREEMENT

Your first use of your Card or your giving us, or our agent, a written authorization to make preauthorized debits or credits to your Account will be your Agreement to be bound by the terms and conditions of this Agreement.

PART II - PAY CARD DEPOSIT ACCOUNT TERMS AND DISCLOSURES

As used in this Part II, "we," "us," "our," and similar terms mean Chemical Bank. "You," "your," and similar terms mean the person listed on our records as the beneficiary or owner of the Account. "Account" means the Account established in your name in connection with this Agreement.

1. OPENING YOUR ACCOUNT

To open your Account you must complete the proper forms and provide any other documents, information or items that we may require to establish an Account. These requirements include acceptable forms of identification and your Taxpayer Identification Number.

2. DEPOSITS TO ACCOUNT

You acknowledge that the only deposits to this Account are via direct, preauthorized, recurring electronic deposit TO YOUR Account made by your Employer, Payor or Agency. All such deposits are subject to "proof" by us. This means we reserve the right to review the items deposited to confirm the amount of the deposit and that all items are properly payable to you. We can correct any errors we find.

3. FUNDS AVAILABILITY

We make the funds deposited to the Account available for withdrawal in accordance with our Funds Availability Policy described in Part III below. Until the funds become available, you cannot withdraw them and we can refuse to permit withdrawals at ATMs or via a POS/PIN Transaction if the funds to do so are not yet available.

4. WITHDRAWALS

Federal law requires us to impose special rules limiting withdrawals from some Accounts. You can make withdrawals only by an ATM or POS/PIN Transaction, in accordance with and subject to Part I of this Agreement. We will settle an ATM and POS/PIN Transaction from the funds that we determine, in our discretion, are "available" for withdrawal from your Account. Some or all of the funds in your Account may not be "available." For example, funds deposited on your behalf may not be available under our Funds Availability Policy until a later date. Likewise, we may have placed a "hold" on some or all of the funds in your Account because, for example, we reasonably believe a court order has restrained us from releasing funds to you. We will not be liable to you if we decline to pay any ATM or POS/PIN Transaction from your Account if the Account has insufficient available funds to pay the item. We do not have to check the balance in your Account more than once to determine if there are available funds. In our discretion, however, we may decide to pay an ATM or POS/PIN Transaction as a service to you even if the Account does not contain

sufficient available funds. When we do so, the payment may create an overdraft in your Account. You agree to pay us the full amount of any overdraft on your Account immediately upon demand.

5. ACCOUNT DISCLOSURE AND FEES

When you opened your Account, you received disclosures listing fees that may be payable to us. You agree to pay us the fees and charges imposed by us on your Account. We can deduct any or all of these fees and charges from your Account. We are not liable for declining to pay an ATM or POS/PIN Transaction payable from your Account if your Account does not contain sufficient "available" funds as a result of our deducting fees and charges from your Account. We can change these fees at any time. We will give you prior notice of the change if we are required to do so under applicable law.

6. SIGNATURE CARDS AND RESOLUTIONS; NO TWO SIGNER ACCOUNTS

We are entitled to rely upon and treat as genuine the name and signature shown on the Account signature card or Pay Card Account application/authorization form delivered by you, unless you notify us otherwise in writing. We do not offer Accounts on which two signatures are required or permitted for an ATM or POS/PIN Transaction or other withdrawal.

7. ERRORS AND UNAUTHORIZED TRANSACTIONS

Your Card and PIN are provided for your use and protection and you will:

- (a) Not disclose your PIN or record it on your Card or otherwise make it available to anyone else;
- (b) Use your Card, your PIN and any ATM only as instructed;
- (c) Promptly notify us of any loss or theft of your Card or PIN; and
- (d) Be liable for the authorized or permitted use of your Card and PIN.

Authorized Use of Card. If you authorize someone else to use your Card or PIN, you will be responsible for any transactions initiated by such person(s) with your Card or PIN. Transactions will be considered unauthorized only after you notify us that the person is no longer authorized to use your Card.

8. CLOSING ACCOUNT

We reserve the right to close your Account at any time for any reason whatsoever. If we do so, we will return the balance in the Account (less any amounts owed to us) to you by mailing a check to you at the address listed on our records. You may close your Account at any time for any reason whatsoever. If an Account is closed, you remain liable for all fees and charges incurred through the date the Account is closed. You also remain liable for electronic funds transfers drawn on the Account that have not been presented to us for payment and deducted from the Account prior to the time the Account is closed.

9. UNCLAIMED FUNDS

Michigan law requires us to consider the balance in any Account to be abandoned property and to transfer the funds in the Account to the State of Michigan after a one (1) year period or to the state of the Account owner's last known address if, for a consecutive period of years, so specified by applicable State law, there have been no withdrawals, deposits, or other activity on the Account, and we have had no contact with the Account owner. If this happens to your Account, you must file a claim with the State of Michigan or another applicable state agency to recover your funds. We are not liable for funds transferred to any state agency as required by law.

10. DEATH/INCOMPETENCE

Your death, or a declaration that you are legally incompetent to handle your affairs, does not end our authority to pay ATM or POS/PIN Transactions or to accept deposits until we receive written notice of your death or declared incompetence. Even after we receive notice, we can pay such transactions occurring before your death or declared incompetence for up to ten (10) days or any longer period permitted under applicable law.

11. ADVERSE CLAIMS; INTERPLEADER; LEGAL PROCESS

We need not honor any claim against or involving an Account unless we are required to do so by order of a court or governmental agency that has jurisdiction over us. If we receive notice of any claim or dispute or of any legal proceeding we reasonably believe involves you or your Account, in our discretion, we may suspend ATM or POS/PIN Transactions on the Account until final determination of the claim or proceeding. We may place a hold on any funds in the Account and suspend such transactions. An Account may be suspended even though the suspension may have been due to inadvertence, error because of similarity of the names of depositors, or other mistakes. We also may act upon any notice of garnishment, levy, restraining order, injunction, subpoena or other legal process we reasonably believe to be valid, without independent verification by us. You agree that we are not liable for any damages or losses to you caused by the suspension of your Account or action taken in response to legal process, as long as we acted in good faith. We may, in our sole discretion and without any liability to you, initiate an action in interpleader to determine the rights of persons making adverse claims to your Account. We may exercise this right regardless of whether the persons making the adverse claims have complied with all statutory requirements pertaining to adverse claims, such as posting a bond or giving other surety. Upon initiation of an interpleader action, we will be relieved and discharged of all further duties and obligations.

You agree to indemnify us against all losses, costs, attorneys' fees, and any other liabilities that we incur by reason of responding to or initiating any legal action, including any interpleader action we commence, involving you or your Account. As part of that indemnity, in the event we incur liability to a creditor of yours as a result of our response or failure to respond to a legal action, you agree to pay us on demand the amount of our liability to your creditor and to reimburse us for any expense, attorneys' fees, or other costs we may incur in collecting that amount from you.

12. ASSIGNMENT; PLEDGE

You cannot assign or transfer your Account, or pledge your Account as collateral for a loan, without our written consent. We can withhold our consent for any reason. If we permit you to pledge your Account as collateral for a loan from us, you agree that if the person who pledged the Account dies, we can apply the balance in the Account to pay off the loan.

13. WAIVER OF NOTICE

We will send periodic statements to you on your Account to show activity on your Account, including any adjustments to ATM or POS/PIN Transactions, or other credit and debit entries. You agree that these statements are sufficient notice to you and you waive any right to receive any other notice that may be required under clearinghouse rules, the Uniform Commercial Code, or other state or federal laws (other than the federal Electronic Funds Transfer Act and the federal Truth in Savings Act).

14. ADDRESSES

You agree that if we need to contact you or send you any written information (such as notices or Account statements), we can do so by mail addressed to you at the address in our records. Any notices we send you are effective when mailed to your address, unless the notice states another effective date. You must notify us promptly in writing if you change your address. Our office address is:

Chemical Bank, Card Services Department
PO Box 809
Traverse City, MI 49685

15. CREDIT REPORTS

You authorize us to obtain information about you, including a credit report, from third parties. If requested by you, you will be told whether a credit report was requested and, if so, the name and address of the credit-reporting agency that furnished the report.

16. DISCLOSURE OF ACCOUNT INFORMATION

We maintain procedures designed to protect confidential information about you and your use of our products and services with us. It is our practice not to share confidential information about you outside Chemical Bank or Chemical Financial Corporation owned companies except as otherwise disclosed and agreed to herein or in any other service agreement we may have with you.

We may access information about you and your Account and related paper based or electronic communications, records and data in transmission or storage with us and our authorized agents (collectively called the "Information") and release such Information to third parties outside Chemical Bank or Chemical Financial Corporation owned companies only: (a) when we are required to share such Information under applicable law or to comply with government agency orders or court orders, (b) when we are legally permitted to share such Information to better serve your interests, including, without limitation: (i) when necessary or incidental to providing our product or service, (ii) to report on or verify the existence and conditions of your Account to third parties such as credit bureaus, (c) to monitor or address legitimate business concerns in our service or products, (d) to protect our rights or property, or (e) for other purposes with your consent. For example, we may provide such Information about you or your Account to check and credit reporting agencies and may obtain information from such agencies at any time for any lawful purpose. We do share Information regarding transactions and experiences about you and your Account with other Chemical Bank and Chemical Financial Corporation owned companies through a central Information system. We also share other types of information such as employment and credit history information on your application, registration, or enrollment for any of our products or services, and any other Information relating to you or your Account, among Chemical Bank and Chemical Financial Corporation owned companies. You specifically agree that we may disclose such Information to Chemical Bank and Chemical Financial Corporation owned companies and to third parties outside Chemical Bank and Chemical Financial Corporation owned companies in the manner described above. However, you have the right to prohibit us from sharing Information, other than Information on our transactions and experiences with you and your Account, with other Chemical Bank or Chemical Financial Corporation owned companies to the extent permitted by applicable state and federal law. If you would like to exercise this right of prohibition, please write to us at:

Chemical Bank, Card Services Department
PO Box 809
Traverse City, MI 49685

Include your name as it appears on your Account, social security number, Account number, telephone number, and sign and date your correspondence.

Unless you have exercised your right to restrict the sharing of this Information, you specifically allow us to share such Information about you and your Account with our Chemical Bank and Chemical Financial Corporation owned companies such as Brokerage Company or insurance company, and authorized agents.

circumstances or at other times. If any provision of this Agreement is declared by a Court to be invalid or unenforceable, the remaining provisions of this Agreement shall be enforced and construed as if the invalid provisions were not contained in this Agreement.

PART III - FUNDS AVAILABILITY POLICY FOR PAY CARD ACCOUNT

The sum of the direct electronic deposits from your Employer, Payor or Agency which have been on deposit long enough to be available for withdrawal under this Part III is called your "Available Balance" in your Account. We make funds from your deposits in this Account available to you as explained below. Until funds are available, you will not be able to use the funds for any ATM or POS/PIN Transaction.

Direct deposits of electronic payments, such as payroll direct deposits, are available on the business day they are deposited.

PART IV – MISCELLANEOUS

1. APPLICABLE LAW

This Agreement and the use of the Card and Account are governed by the laws of the State of Michigan, and are also subject to applicable federal and state laws, rules and regulations, including regulations of the Board of Governors of the Federal Reserve System, which may now or later be in effect, governing the Account or governing any electronic fund transfer to or from this Account.

2. NON-WAIVER

We may decide not to enforce this Agreement or delay enforcing it in some circumstances or at some times. If we do so, you agree that we can still enforce this Agreement in the same circumstances at another time, in other

3. AMENDMENT AND CANCELLATION

We reserve the right to change the terms of this Agreement or change the terms of your Account at any time. We will give you such notice of the change as we determine is appropriate, such as by statement message or enclosure letter and as required under applicable law, except we will give you thirty (30) days' prior written notice if the change would result in increased fees or charges, increased liability for you, fewer types of available fund transfers, or stricter limitations on the frequency of dollar amounts of transfers. We are not required to give you prior notice where an immediate change is necessary to maintain or restore the security of our EFT system. However, if such a change is made permanent, we will give you appropriate notice. We may also cancel your privilege to use the Card and any PIN, even without telling you in advance. If we do this, you will return all Cards to us at once. You may terminate this Agreement at any time by notifying us in writing. If you do this, you also must return all Cards to us at once. Ending this Agreement will not affect your obligations under this Agreement for transactions or transfers completed with your Card or any PIN, even if those transactions or transfers are completed after the ending date.

4. NOTIFICATION TO REGULATORY AUTHORITY

This Agreement is governed by state and federal laws. If any violation occurs you may contact:

Federal Reserve Bank, Chicago
230 South LaSalle Street Suite 2700
Chicago, Illinois 60604-1413

SCHEDULE OF BANK FEES

ATM & Purchase Transactions Fees:

Fee Type	Amount (per occurrence)
ATM Transaction	1 waived per pay period, thereafter \$ 1.50
Cash Advance	1 waived per pay period, thereafter \$ 5.00
Pinned POS Purchase	\$ 0.25
Declined ATM Authorization	\$ 0.50
ATM Balance Inquiry	\$ 0.50
Signature Based Purchase at Visa Merchants	Free

Card Services Fees:

Fee Type	Amount (per occurrence)
PIN Change	\$ 0.50
VRU Transaction History	\$ 0.50
VRU Balance Inquiry	Free
Internet Statement	Free
Paper Statement	\$ 2.00
Check Issuance Fee	\$ 25.00

Other Service Fees:

Fee Type	Amount (per occurrence)
International Currency Conversion Fee	2% of US Dollar amount of transaction
Legal Process Fee	\$ 60.00
Card Replacement Lost/Stolen	\$ 15.00
Expedited Card Delivery	\$ 20.00
Stop Payment Fee	\$ 31.00



Chemical Bank
Member FDIC
Form 82 5/16