



Bloomsdale Bank
connected to our customers

FEE SCHEDULE

Effective 2026



Bloomsdale Branch
55 Mill Hill Road
Bloomsdale, MO 63627
(573) 483-2514



Crystal City Branch
100 Bailey Road
Crystal City, MO 63019
(636) 931-8800



Ste. Genevieve Branch
695 Center Drive
Ste. Genevieve, MO 63670
(573) 883-9955



Herculaneum Branch
100 Scenic Drive
Herculaneum, MO 63048
(636) 933-2020



Festus Branch
1309 Shapiro Drive
Festus, MO 63028
(636) 543-7555

BloomsdaleBank.com



Special Service Fees

Cashiers Check	\$4.00
Money Order	\$3.00
Outgoing Domestic Wire	\$20.00
Outgoing International Wire	\$50.00
Non-Customer Notary	\$3.00
Positive Pay	\$25.00
Outgoing IRA Transfer Fee	\$30.00

Bookkeeping Fees

Stop Payment	\$30.00
NSF Return Check	\$35.00/occurrence
Overdrawn	\$35.00/occurrence
Research	\$20.00/hour
Reconcile Statement	\$20.00/hour
Photocopy	\$0.25
Charge Back Returned	\$4.00
Payoff Loan Request	\$20.00
Auto Transfer for Overdraft	\$5.00

Dormant Account Fee

No activity for 2 years	\$5.00/month
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Platinum Plus Club

Customers 55 years and older maintain a balance of \$1,000 in an interest-bearing account. Benefits: Free Money Orders and Cashier's Checks, 20% discount on Safe Deposit Box Rent, Group Travel, and Special Events.

Annual Safe Deposit Box Rent

1" x 5"	\$15.00	5" x 10"	\$60.00
2" x 5"	\$20.00	12" x 22" Locker	\$100.00
3" x 5"	\$25.00	Key Deposit	\$10.00
3" x 10"	\$40.00	Drilling Lock	At Cost

*Contact desired branch for availability

Additional Features

Google & Apple Pay

Cards can now be set up on Apple/Google electronic wallets for better accessibility!

MoneyPass ATM Network

The MoneyPass ATM network allows customers to access nearly 40,000 convenient surcharge-free ATMs nationwide.

Mobile Banking

Download our easy-to-use mobile app and experience the convenience of banking on the go.

Online Banking

Enroll in Online Banking to monitor personal banking transactions and manage alerts!

Bill Pay*

Schedule bills to be paid directly from a designated account.

E-Statements*

Go paperless and sign up for e-statements.

Transfer the Cents Feature*

Transfer the Cents allows customers the ability to transfer "pocket change" to their savings!

Mobile Deposit*

Checks can be directly deposited into customer accounts by using our app.

*Call or visit any of our locations to check availability.



Personal Banking

Checking Accounts

	Regular	Express (No Min. Bal.)	NOW Account	Money Market (6 withdrawals or auth.)	Senior Citizen (62 & Older)
Opening & Minimum Balance	\$250	\$50 (No Min. Bal.)	\$1,000	\$1,000	\$50 (No Min. Bal.)
Service Charge (monthly) *if below minimum	\$7.50*	\$2.50 +.05/check	\$10.00*	\$10.00*	None
Interest-Bearing	No	No	Yes-Tiered	Yes-Tiered	No
Free Checks	No	No	No	No	Yes

Savings Accounts

	Regular	CD	IRA	Christmas Club (October check)	Health Savings Account
Opening & Minimum Balance	\$500	\$1,000 (No Min. Bal.)	\$1,000 (No Min. Bal.)	Initial Deposit Required (No Min. Bal.)	None
Service Charge (quarterly) *if below minimum	\$6* + \$3 for exceeding 10 withdrawals	Penalty for early withdrawal	Possible transfer fee	None	None
Interest-Bearing	Yes-Tiered	Yes-Tiered	Yes	Yes	Yes

Minor/Student Banking

Checking Accounts

	Minor (14 & Older)	Student* (18 & Older)
Opening & Minimum Balance	Initial Deposit Required (No Min. Bal.)	Initial Deposit Required (No Min. Bal.)
Service Charge	None	None
Free Checks	N/A	No
Debit Card	Yes**	Yes

Savings Accounts

	Minor (17 & Younger)	Student* (18 & Older)
Opening & Minimum Balance	Initial Deposit Required (No Min. Bal.)	Initial Deposit Required (No Min. Bal.)
Service Charge	None	None
Interest-Bearing	Yes-Tiered	Yes-Tiered

*All student accounts require student ID

**Guardian approval required for students 17 and younger

Business Banking

Checking Accounts

	*Regular	Small Business
Opening & Minimum Balance	\$500	\$250 w/ 100 Free Items
Service Charges (monthly)		
Below Minimum	\$15.00	\$7.50
Deposits/Credits	\$.30/item	\$.25/item
Checks/Debits	\$.15/item	\$.25/item
Items Deposited	\$.10/item	\$.25/item

***Earnings Credit:** Service charges are assessed monthly at statement time. An earning credit of 1% for collected balances is calculated and applied as a reduction to charges. Service charges may be avoided completely by maintaining an adequate balance.

Savings Accounts

	Business Savings
Opening & Minimum Balance	\$500
Service Charge (quarterly) *if below minimum	\$6*
Interest-Bearing	Yes-Tiered

Business Online Banking Features

ACH Manager: track, manage, and operate business finances all in one place. Complete tasks such as making payments, transferring money and managing payroll.
Positive Pay: approve checks, prevent fraud, and track money movement.