

Shell Lake State Bank has 5 office locations

- SHELL LAKE 102 5th Avenue, PO Box 130, Shell Lake, WI 54871
715-468-7858
ATM 8 5th Ave, Shell Lake
Safe Deposit Boxes
- SPOONER 219 N River Street, PO Box 97, Spooner, WI 54801
715-635-7858
ATM on site
Safe Deposit Boxes
- MINONG 401 W 5th Avenue, PO Box 373, Minong, WI 54859
715-466-1061
ATM on site
Safe Deposit Boxes
- STONE LAKE 5836 N Hwy 70, PO Box 128, Stone Lake, WI 54876
715-957-0082
ATM on site
Safe Deposit Boxes
- HAYWARD 15818 Railroad Street, PO Box 1276, Hayward, WI 54843
715-634-2425

Other ATM locations:

Shell Lake Cooperative
331 Hwy 63
Shell Lake, WI 54871

Trego Travel Center
W5741 County Road E
Trego, WI 54888

The Census Tracts are located in (4) Counties and consist of the following:

Washburn County: 9501, 9502, 9503, 9505, 9506

Douglas County: 303

Burnett County: 9704, 9706

Sawyer County: 1003, 1004, 1005, 9400

Office Hours for *Shell Lake, Spooner, Minong and Hayward* are:

Lobby

Monday – Thursday 8:00AM – 4:00PM

Friday 8:00AM – 5:00PM

Drive-Up

Monday – Friday 8:00AM – 5:00PM

Saturday 8:00AM – Noon

Office Hours for *Stone Lake* are:

Lobby

Monday – Friday 9:00AM – 3:00PM

Drive-Up

Monday – Friday 9:00AM – 4:30PM

Shell Lake State Bank offers credit cards, ATM/Debit Cards, Prepaid Cards, Telephone Banking, Internet Banking, Online Banking, Online Bill Pay, Mobile Banking, Mobile Deposit and Account Alerts and a number of loan services as listed below:

Commercial Loans	Municipal Loans
Real Estate Loans	Secondary Market Real Estate Loans
Participation Loans	Home Equity Loans
Installment Loans	Agriculture Loans
Small Business Administration Loans	Consumer Loans
Guaranteed Rural Housing	

Bank Services and Related Charges:

Service Charges	per schedule
Automatic Transfers to Another Bank – ACH	
Next Day – Recurring per item	\$3.00
Next Day – One time per item	\$5.00
Same Day	\$15.00
Automatic Transfers (within the bank)	
Loan payment	No Charge
Other purpose	No Charge
Cashier’s Check (per item)	\$3.00
CD Early Withdrawal Penalty:	
32 day term	32 days interest
92 day term	61 days interest
6 month term	61 days interest
1 yr to 18 month term	92 days interest
2 yr to 5yr term	181 days interest
Charge Back Handling Fee (per item)	\$5.00
Check Collection Fee	\$15.00
Continuing Overdraft	\$10.00
This fee will be charged against accounts which remain in an overdraft status for seven (7) calendar days and every (7) calendar days thereafter.	
Copy of Check	each \$1.00
Copy of Statement (per statement)	per month \$1.00
Debit Card Replacement	\$15.00
Early Account Closing	within 90 days of opening \$20.00
e-Statement	No Charge
Fax Fee	per page in or out \$1.00
Foreign Item Cash Letter (per item)	\$5.00
Foreign Currency Order	\$15.00
Indemnity Bond	\$15.00
Legal Process	
Levy, Garnishment, Court Order	\$35.00

Mobile Banking	No Charge
Mobile Deposit	No Charge
Money Orders (per item)	\$3.00
Non-Customer Coin Counting	10% (\$3.00 min, \$10.00 max)
Notary Fee	No Charge
Notice of Postdated Check	\$25.00
Online Banking	No Charge
Online Bill Pay Base Fee	No Charge
Online Bill Pay Money Transfer (outgoing)	\$2.00
Online Bill Pay Overnight Check	\$13.95
Overdraft Charge (created by check, ACH debit, internet or online debit, bank fee, in person withdrawal or phone debit)	daily maximum \$25.00
Photocopy Black	per page \$0.25
Photocopy Color	per page \$0.50
Research	per hour \$25.00
NFS & Return Item Fee You will be charged a fee each time the item is presented for payment, which could result in multiple charges for the same item.	
Safe Deposit Box late payment fee	\$7.50
Statement Reconciliation (per hour)	\$25.00
Stop Payment	\$25.00
Telephone Transfer	No Charge
Visa Access Card...(reloadable)	\$9.95 Reload fee \$4.95
Visa Trave Card...(reloadable)	\$9.95 Reload fee \$4.95
Wire Transfers (bank to bank)	
Incoming	\$10.00
Outgoing	\$25.00
International	\$40.00