

**STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

**Bulletin 2025-16-BT**

**In the matter of:**

Bank and Savings Bank Supervisory and Trust Fees

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**Issued and entered  
this 4<sup>th</sup> day of June 2025  
By Anita G. Fox  
Director**

This Bulletin supersedes Bulletin 2024-16-BT, dated June 4, 2024.

Section 2203 of the Michigan Banking Code of 1999, MCL 487.12203(1)(3), and Section 210 of the Michigan Savings Bank Act, MCL 487.3210(1), require the Director to periodically establish a schedule of supervisory fees and require each bank and savings bank to pay an annual supervisory fee.

MCL 487.12203(1)(b) and 487.3210(1), respectively, limit the annual supervisory fee to not more than 1/10 of 1% and 25 cents for each \$1,000 of total assets of the bank. These rate limitations do not apply to the minimum supervisory fee.

The following supervisory fee schedule has been established by the Director:

Total Assets as of 12/31/2024		Annual Assessment		
Over (millions)	But not more than (millions)	This amount	Plus	Of assets over (millions)
\$ 0	\$ 6	\$ 6,000	0	\$ 0
6	20	6,000	0.000237443	6
20	100	9,324	0.000189497	20
100	200	24,484	0.000171476	100
200	1,000	41,632	0.000149914	200
1,000	2,000	161,563	0.000113118	1,000
2,000	6,000	274,681	0.000083055	2,000
6,000	20,000	606,901	0.000053811	6,000
20,000	40,000	1,423,255	0.000039227	20,000
40,000		2,207,795	0.000028285	40,000

MCL 487.12203(6) and MCL 487.3210(6) require the Director to periodically establish a schedule of fees beyond those charged for normal supervision. Accordingly:

The schedule of fees for trust supervision is as follows:

Total Trust Assets <sup>1</sup> as of 12/31/2024		Annual Assessment		
Over (millions)	But not more than (millions)	This amount	Plus	Of assets over (millions)
\$ 0	\$ 5	\$ 4,000*	0	\$ 0
5	500	4,000	0.000026697	5
500	1,000	17,215	0.000017515	500
1,000	10,000	25,973	0.000002993	1,000
10,000	50,000	52,910	0.000000469	10,000
50,000	100,000	71,670	0.000000230	50,000
100,000		83,170	0.000000068	100,000

\*Minimum fee, reduced to \$2,000 for banks holding limited trust powers

A discount of 33% will be applied to the annual trust supervision fee of banks whose deposits are insured by the Federal Deposit Insurance Corporation.

A surcharge is assessed as a percentage of the annual supervisory fee on assets up to \$10 billion of banks whose composite rating under the Uniform Financial Institutions Rating System (commonly known as "CAMELS") is 3, 4, or 5 and as a percentage of the annual trust supervision fee for banks whose composite rating under the Uniform Interagency Trust Rating System is 3, 4, or 5. The following rating surcharge percentages will be applied:

3-rated	35%
4-rated	60%
5-rated	75%

Any questions regarding this bulletin should be directed to:

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/s/

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Anita G. Fox  
Director

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<sup>1</sup>Total trust assets include managed, nonmanaged and custody assets as reported on Schedule RC-T.