

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

Bulletin 2026-19-BT

In the matter of:

Bank and Savings Bank Supervisory and Trust Fees

**Issued and entered
this 17th day of June 2026
by Anita G. Fox
Director**

This Bulletin supersedes Bulletin 2026-18-BT, dated June 4, 2026, to correct typographical errors that do not impact bank assessments.

Section 2203(1) and (3) of the Michigan Banking Code of 1999, MCL 487.12203(1) and (3), and Section 210(1) and (3) of the Michigan Savings Bank Act, MCL 487.3210(1) and (3), 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)(d) 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 12/31/2025		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	0.000246466	6
20	100	9,451	0.000196698	20
100	200	25,187	0.000177992	100
200	1,000	42,986	0.000155611	200
1,000	2,000	167,475	0.000117416	1,000
2,000	6,000	284,891	0.000086211	2,000
6,000	20,000	629,735	0.000060527	6,000
20,000	40,000	1,477,113	0.000040718	20,000
40,000		2,291,473	0.000029360	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 ¹ as of 12/31/2025		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	0.000027711	5
500	1,000	17,717	0.000018181	500
1,000	10,000	26,808	0.000003107	1,000
10,000	50,000	54,771	0.000000487	10,000
50,000	100,000	74,251	0.000000239	50,000
100,000		86,201	0.000000071	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/

Anita G. Fox
Director

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