



MISCELLANEOUS FEES

Account activity printout (current month)	\$2.00*
Account balancing assistance (\$15.00* minimum) (per hour)	\$30.00*
Account closed within 90 days	\$15.00
Account research (\$15.00* minimum) (per hour)	\$30.00*
ACH Return Fee	\$5.00
ATM/debit card (annual fee)	FREE
Balance inquiry by telephone	\$1.00
Cashier's check fee	\$.60
CD Rom statement (per month)	\$10.00
Change ATM/debit card PIN (after one free)	\$.50
Check cashing non-customer	\$5.00 less than \$1,000
.....	\$10.00 \$1,000 or more
Collection item	\$30.00
Continuing overdraft fee (per day)	\$5.00
(After five business days on business accounts)	
Copy of paid check	\$2.00*
Debit Card Chargeback fee	\$20.00*
Dormant fee	\$5.00
(After 12 months on checking and savings	
when the balance is less than \$250)	
Fax incoming or outgoing (per page)	\$1.00*
Foreign ATM fee (over 5 transactions per month)	\$1.00
Foreign currency (plus expenses)	\$10.00
Garnishment/ Levy	\$50.00*
Inactive fee	\$5.00
(After 6 months on checking and savings when the balance is less than \$50)	
Indemnity bond fee	\$.30.00
Internet banking	FREE
Internet bill payment	FREE
Mobile Banking	FREE
IRA transfer fee	\$50.00
Money order	\$5.00

Negative balance closing fee	\$35.00
Night deposit	
Locking bag (after one free)	\$20.00
Key deposit (per key)	\$20.00
Return Insufficient Funds (per item)	\$35.00
<i>(Created by check, in-person withdrawal, ATM withdrawal, or other electronic means or a bank fee.)</i>	
Notary Services	\$5.00
Paid Overdraft Item Fee (per item)	\$35.00
<i>(Created by check, in-person withdrawal, ATM withdrawal, or other electronic means or a bank fee.) limit 5 items per day on personal accounts.</i>	
Overdraft protection transfer	\$7.50*
Photocopies (per page) (after 30 free)	\$0.15
Replace lost ATM card	\$20.00
Replace lost debit card	\$20.00*
Returned deposited item	
Charged back	\$5.00*
Recleared	\$5.00*
Returned statement	\$5.00
Safe deposit	
Key deposit (per key)	\$10.00
Replacement key	\$20.00
Late payment (after 30 days) (per month)	\$5.00
Drilling	\$140.00
Savings withdrawal fee (in excess of 6 per month)	\$1.25
Special statement cut-off	\$5.00
Special statement handling	\$5.00
Stop-payment	\$35.00*
Telephone transfer	\$2.00
Two signature verification fee (per month)	\$20.00
Wire transfers	
Domestic incoming	\$10.00
Domestic outgoing	\$25.00
International incoming	\$35.00
International outgoing	\$45.00

*service charges are subject to 7% Iowa State Sales Tax.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

*Items **Bold** indicates change Effective January 23, 2023*