



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	\$6.00
Change ATM/debit card PIN (after one free)	\$5.00
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

*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.

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	
Replacement key	
Drilling	
Locksmith expenses incurred shall be paid by the renter.	
Savings withdrawal fee (in excess of 6 per month)	\$1.25
Special statement cut-off	\$5.00
Special statement handling	\$5.00
Statement Printout (per Statement)	\$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

*Items **Bold** indicates change
Effective July 1, 2026*