



**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*
<b>ACH Return Item Fee .....</b>	<b>\$5.00</b>
ATM/debit card (annual fee) .....	FREE
Balance inquiry by telephone .....	\$1.00
Cashier's check fee .....	\$6.00
CD Rom statement (per month) .....	\$10.00
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*
<b>Debit Card Chargeback fee .....</b>	<b>\$20.00*</b>
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
<b>Mobile Banking .....</b>	<b>FREE</b>
IRA transfer fee .....	\$50.00
<b>Money order .....</b>	<b>\$5.00</b>

<b>Negative balance closing fee .....</b>	<b>\$35.00</b>
Night deposit	
Locking bag (after one free) .....	\$20.00
Key deposit (per key) .....	\$20.00
<b>Insufficient Funds (per item) .....</b>	<b>\$35.00</b>
Notary services .....	\$5.00
<b>Overdraft item (per item) .....</b>	<b>\$35.00</b>
<i>(limit 5 items per day on personal accounts) Because we may charge a service fee for an Insufficient Fund and/or Overdraft item each time it is presented, we may charge you more than one service fee for any given item. All fees are charged during evening posting. When we charge for a fee for Insufficient Fund and/or Overdraft items, the charge reduces the available balance in your account and may put your account into (or further into) overdraft.</i>	
Overdraft protection transfer .....	\$7.50*
<b>Photocopies (per page) (after 30 free) .....</b>	<b>\$0.15</b>
<b>Replace lost ATM card .....</b>	<b>\$20.00</b>
<b>Replace lost debit card .....</b>	<b>\$20.00*</b>
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
<b>Drilling .....</b>	<b>\$140.00</b>
Savings withdrawal fee (in excess of 6 per month) .....	\$1.25
Special statement cut-off .....	\$5.00
Special statement handling .....	\$5.00
<b>Statement Printout (per statement) .....</b>	<b>\$5.00</b>
<b>Stop-payment .....</b>	<b>\$35.00*</b>
Telephone transfer .....	\$2.00
<b>Third Party Loan Payoff Request .....</b>	<b>\$25.00</b>
Two signature verification fee (per month) .....	\$20.00
Wire transfers	
Domestic incoming .....	\$10.00
<b>Domestic outgoing .....</b>	<b>\$25.00</b>
International incoming .....	\$35.00
International outgoing .....	\$45.00

*Items **Highlighted** indicates change.  
Effective January 23, 2023*

\*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.