



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 Item 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

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
(Created by check, in-person withdrawal, ATM withdrawal,	
or other electronic means or a bank fee.)	
Notary services.....	\$5.00
Paid Overdraft item (per item).....	\$35.00
(Created by check, in-person withdrawal, ATM withdrawal,	
or other electronic means or a bank fee.) limit 5 items per day	
on personal accounts.	
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
Third Party Loan Payoff Request	\$25.00
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 **Highlighted** indicates change.
Effective March 30, 2026

*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.