



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
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†
Debit card fees (if used less than 4 times per month).....	\$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)	
Escheatment research fee.....	\$25.00†
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
Gift card.....	\$3.95†
Inactive fee	\$5.00†
(After 6 months on checking and savings when the balance	
is less than \$50)	
Indemnity bond fee	\$20.00
Internet banking.....	FREE
Internet bill payment.....	FREE
IRA transfer fee	\$50.00
Money order	\$4.00

Negative balance closing fee.....	\$20.00
Night deposit	
Locking bag (after one free).....	\$20.00
Key deposit (per key).....	\$20.00
Insufficient Funds (per item).....	\$30.00
Notary services	\$2.00†
Overdraft item (per item)	\$30.00
(limit 5 items per day on personal accounts)	
Overdraft protection transfer.....	\$7.50†
Photocopies (per page) (after 30 free).....	\$0.10
Replace lost ATM card	\$10.00
Replace lost debit card.....	\$10.00
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.....	\$125.00
Savings withdrawal fee ... (in excess of 4 per month)	
.....	\$1.00
Special statement cut-off.....	\$5.00†
Special statement handling.....	\$5.00
Stop-payment.....	\$30.00
Telephone transfer	\$2.00†
Two signature verification fee (per month).....	\$10.00†
Wire transfers	
Domestic incoming	\$10.00
Domestic outgoing	\$20.00
International incoming	\$35.00
International outgoing	\$45.00

Note: † indicates change

Effective January 12, 2015

*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.