



**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 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*
Inactive fee .....	\$5.00
(After 6 months on checking and savings when the balance	
is less than \$50)	
<b>Indemnity bond fee .....</b>	<b>\$30.00</b>
Internet banking .....	FREE
Internet bill payment.....	FREE
IRA transfer fee .....	\$50.00
Money order .....	\$4.00

<b>Negative balance closing fee .....</b>	<b>\$30.00</b>
Night deposit	
Locking bag (after one free).....	\$20.00
Key deposit (per key).....	\$20.00
<b>Insufficient Funds (per item).....</b>	<b>\$33.00</b>
<b>Notary services .....</b>	<b>\$5.00</b>
<b>Overdraft item (per item).....</b>	<b>\$33.00</b>
(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
<b>Savings withdrawal fee (in excess of 4 per month) .....</b>	<b>\$1.25</b>
Special statement cut-off.....	\$5.00
Special statement handling.....	\$5.00
<b>Stop-payment .....</b>	<b>\$33.00*</b>
Telephone transfer .....	\$2.00
<b>Two signature verification fee (per month).....</b>	<b>\$20.00</b>
Wire transfers	
Domestic incoming .....	\$10.00
Domestic outgoing .....	\$20.00
International incoming .....	\$35.00
International outgoing .....	\$45.00

*Items **Bold** indicates change.*

Effective February 1, 2019

\*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.