

Personal Accounts Service Fee Schedule

Effective November 1, 2017

Account Balancing Assistance (\$15.00 min.).....	\$30.00/hr*
Account Closing Fee-Negative Balance	\$25.00
Account Closed within 90 days.....	\$25.00
Account Research – per hour (\$15.00 min.).....	\$30.00/hr*
ACH Origination	
Per File	\$5.00
ACH Returns/NOC Processing	\$5.00*
ACH Unauthorized Entry.....	\$4.50*
Affidavit Lost CD – Declaration of Loss	\$20.00
ATM Services	
Non-Negotiable Item	\$15.00*
Empty Deposit Envelope.....	\$25.00*
Cashier’s Check – customers only	\$5.00*
Checks	
Copy of Check/Withdrawal/Deposit.....	\$3.00*
Counter Checks – per check (limit of 10)	\$1.00*
ChekCard Services	
Debit ChekCard Annual Fee.....	\$18.00*
MyPic ChekCard – per card	\$15.00*
Replacement Card.....	\$10.00*
Rush Order (standard card)	\$50.00*
Change PIN.....	\$5.00*
Transaction Fees	FREE
Coin Counting	
Customer.....	FREE
Non-customer	\$1 min - 5% of Total
Collection Item	
Domestic	\$20.00
International	\$100.00
Combined Statement.....	FREE
Dormant Account Fee – per mo./After Inactive 12 mo.	\$3.00
Escheat	\$30.00
Fax-Incoming/Outgoing – per page	\$1.00*
Foreign Check Fee	\$20.00
Foreign Currency Exchange	\$20.00 + exchange rate
Garnishment/Levy	\$50.00*
IRA/HSA Transfer Fee	\$50.00
Money Order – customers only	\$4.00*
Notary Service (as available) - Customer.....	FREE
Notary Service (as available) – Non-Customer.....	\$5.00
Online Banking.....	
Online Bill Pay	\$3.95*
FREE with 1 or more Bill Pay transactions per mo.	
Move Money Account Transfer	\$2.00*
Move Money Payment Fee	\$1.00*
Move Money Failed Transfer	\$25.00

Overdraft Services	
Overdraft Fee – Paid/Per Item.....	\$29.00
(Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means)	
Return Item Fee (NSF)	\$29.00
(Returned/Per Item)	
Overdraft Protection Transfer	\$5.00*
Photo Copies – per page.....	\$0.25*
Returned Item Deposit – per item	
Charged Back	\$5.00*
Re-cleared.....	\$3.00*
Special Handling	\$2.00*
Returned Mail/Statement – per item	\$5.00*
Safe Deposit Box	
Annual Fee - \$5.00 discount for Auto Debit	
Small (3x5 & 5x5)	\$25.00
Medium (3x10)	\$35.00
Large (5x10)	\$40.00
X-Large (7x10)	\$50.00
XX-Large (10x10)	\$75.00
Key Deposit (per key).....	\$15.00
Key Replacement.....	\$15.00
Late Fee.....	\$5.00
(per mo./after 30 days past due)	
Drilling.....	Actual Cost
Shazam Bolt\$	
Person-2-Person (P2P) Transfer Fee.....	\$1.00
(Send up to \$500 per day)	
Statements	
Online Electronic Statements (eStatements).....	FREE
Paper Image Statement (per month)	\$2.95*
Statement Copy/Account Activity	\$5.00*
Special Handling – per month	\$5.00*
Stop Payment Request – per item.....	\$29.00*
Telephone Transfer – per transfer	\$5.00*
Wire Transfers	
Domestic – Incoming	\$10.00*
Domestic – Outgoing.....	\$20.00*
International – Incoming	\$35.00*
International – Outgoing.....	\$45.00*
International Wire Trace	\$50.00*

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BOLD indicates a change

*Iowa Sales Tax may apply

