



**HERITAGE BANK**  
NA

## Consumer Fee Schedule

### Account Closure Within 90 Days

\$25.00 for all checking and savings accounts

### Amortization Schedule

\$10.00

### Automated Clearinghouse (ACH) Services

Contact bank personnel for further information

### Bill Pay through Online Banking

No charge

### Bonds

Redemption: \$10.00 per callable bond

Purchase: Contact Dana Rucker or Mike Gilson, Heritage Investment Services

### Bookkeeping Services

\$15.00 if less than 15 minutes

\$30.00 per hour if greater than 15 minutes

### Cashier's Checks

\$10.00 each

### Certified Checks

\$15.00 each for customers

### Check Cashing

Less than \$100.00: \$5 plus \$3 phone call if applicable

\$100.00 - \$300.00: \$10 plus \$3 phone call if applicable

\$300.01 - \$500.00: \$15 plus \$3 phone call if applicable

\$500.01 - \$2,999.99: 3% of check plus \$3 phone call if applicable

Per Minnesota Statute 332.50D, a \$20 will be assessed for each dishonored check

### COD Early Withdrawal Penalty

Maturity of one year or less: Three months loss of interest

Maturity of greater than one year: Six months loss of interest

Minimum penalty: \$10.00

May be waived for emergency medical expenses. See Customer Service Representative (CSR) for further details

### Coin Counting for Non-Customer

10% of total amount; \$2.00 minimum

### Collection Items

\$25.00 per item

### Copies

Checks or deposits: \$.50 each

Statement or activity printout: \$2.00

Photocopies: \$.25 each

### Counter Checks

\$.20 per encoded check

### Deluxe ID TheftBlock Plus

\$4.49 per month

### Deposit Items Returned

\$5.00 per returned item

### Dormant or Abandoned Account

\$25.00

### Fax

Incoming: \$1.50 per page

Outgoing: \$3.00 first page, \$2.00 each additional page

Outgoing - international: Regular fee, plus \$10.00

### Foreign Currency

Cost plus \$10.00

### HSA One Time Setup Fee

\$25.00

### Inactive Account

\$25.00

### Indemnity Bonds

\$25.00

### IRA Fees

\$25 annual fee if balance is less than \$500 after 12 months

### IRA Outgoing/External Transfer Fee

\$30.00

### Levies and Garnishments

\$75.00

### Money Orders

\$5.00 each

### Money Transfer Service (Envios Heritage)

Customer: \$8.00

Non-Customer: \$9.00

Retrieval/Corrections: same as above

### Notary Public Fee

Free for customers, \$5.00 for non-customers

### Note Interest

\$10.00 minimum interest charge per note

### Officer Research

\$100.00 per hour

### Online Banking

No charge. Contact bank personnel for Business Online Banking fees.

### Overdraft and Non-Sufficient Fund (NSF) Fees

\$27.00 per item

### Personal Checks

Prices vary with quantity, style and design selected. Please ask your CSR for further information

### Ready Reserve

\$30.00 Annual Fee

### Safe Deposit Box Annual Rental Fee (Some sizes not available in all offices)

3 x 5	\$25.00	5 x 5	\$35.00	5 x 10	\$60.00
3 x 10	\$40.00	10 x 10	\$85.00	15 x 10	\$115.00

Lost Key: \$25.00      Drilling Open: \$140.00

### Shazam Check Card

No monthly fee. \$1.00 per transaction if used at non Shazam ATM location; \$10.00 to replace lost/damaged card; \$5.00 to change PIN on existing card; \$10.00 for photo check card.

### Stop Payments/Lost Checkbook

\$25.00 per item; \$40.00 for lost checkbook

### Telephone Transfers

\$2.00 each if less than \$200.00

### VISA Gift Cards

\$5.95 processing fee per card if purchased online at mydeluxecard.com

\$3.95 processing fee per card if purchased at a branch

### Wire Transfers

Incoming \$15.00

Outgoing \$25.00

Outgoing (International) \$50.00

Updated: July 2010

