

Abandoned Account*\$25.00	Counter Checks*\$.20 per encoded check	Overdraft and Non-Sufficient Fund (NSF) Fees \$27.00 per item
Account Closure Within 6 Months* \$30.00 for all checking and savings accounts	Debit CardNo monthly fee \$1.00/transaction at non-Shazam ATM locations*; \$10.00 to replace lost/damaged card*; \$5.00 to change PIN on existing card; \$10.00 for photo check card*.	Personal Checks Prices vary with quantity, style and design selected. Please ask any CSR for further information
Account Verification*\$10.00	Deposit Items Returned* \$6.00 per returned item Foreign item: cost plus \$6.00	Ready Reserve\$30.00 Annual Fee
Amortization Schedule\$10.00	Dormant or Inactive Account*\$25.00/year	Safe Deposit Box Annual Rental Fee Alta, Anthon, Aurelia, Cushing, Holstein, Lyton, Sioux City, Storm Lake: 2.5"x5" or 3"x5"\$10.00 5"x5" or 4"x5"\$15.00 3"x10" or 4"x10"\$20.00 5"x10" and 5"x11"\$25.00 10"x10" or 6"x14"\$30.00 Willmar, Spicer, Pennock: 3"x5"\$25.00 5"x5"\$35.00 3"x10"\$40.00 5"x10"\$60.00 10"x10"\$85.00 15"x10"\$115.00 Raymond: 3"x5"\$23.00 3"x10"\$36.00 5"x10"\$53.00
Automated Clearinghouse (ACH) Services Contact bank personnel for further information	Duplicate Statements/Notices*\$3.00/month	Special Statement Cutoff*\$10.00 per change
Bill Pay through Online BankingNo charge	Fax Service Incoming/Outgoing: \$3.00 first page, \$2.00 each add'l page Outgoing - international: Regular fee plus \$10.00	Stop Payments/Lost Checkbook* \$25.00 per item; \$40.00 for lost checkbook
Bookkeeping Services* \$15.00 if less than 15 minutes \$30.00 per hour if greater than 15 minutes	Foreign CurrencyCost plus \$20.00	VISA Gift Cards\$4.95 processing fee per card
Cashier's Checks*\$10.00 each	HSA One Time Setup Fee\$25.00	Wire Transfers* Incoming\$10.00 Outgoing\$25.00 Incoming (International)\$30.00 Outgoing (International)\$60.00
Certified Checks* (not available at all branches) \$25.00 each for customers	Indemnity Bonds\$25.00	ZashPay\$50 per payment
Check Cashing 5% of check (\$15.00 minimum) plus \$3 phone call if applicable, up to \$3,000.00 Per IA Statute 554.3512 or MN Statute 604.113, a \$30 fee will be assessed for each dishonored check	IRA Fees \$25 annual fee if balance is less than \$500 after 12 months	<small>*All fees marked with an asterisk (*) when associated with a checking account are subject to Iowa State sales tax of 7.00%.</small>
COD Early Withdrawal Penalty Maturity of six months or less: Three months loss of interest Maturity of greater than six months: Six months loss of interest Minimum penalty: \$25.00 May be waived for emergency medical expenses. See Customer Service Representative (CSR) for further details	IRA Outgoing/External Transfer Fee\$30.00	
Coin Counting for Non-Customer 10% of total amount; \$2.00 minimum	Levies and Garnishments\$75.00	
Collection Items* Domestic item\$25.00 International itemCost plus \$50.00	Money Orders*\$5.00 each	
Copies Checks or deposits\$.50 each* Statement or activity printout\$2.00* Photocopies\$.25 each	Money Transfer Service (Envios Heritage) Customer/Non-Customer: \$8.00 Retrieval/Corrections: same as above	
	Notary Public Fee\$1.00 per notary act	
	Note Interest \$10.00 minimum interest charge per note	
	Officer Research*\$100.00 per hour	
	Online BankingNo charge Contact bank personnel for Business Online Banking fees.	

Effective: January 30, 2012