

## Business Fee Schedule

<b>Abandoned Account*</b> .....\$50.00	<b>Collection Items*</b>	<b>Officer Research*</b>
<b>Account Closure Within 6 Months*</b>	Domestic item: .....\$50.00	.....\$100.00 per hour (\$100 minimum)
for all checking and savings accounts .....\$30.00	International item: .....Cost plus \$50.00	<b>Overdraft and Non-Sufficient Fund (NSF)</b>
<b>Account Verification*</b> .....\$10.00	<b>Copies<sup>1</sup></b>	.....\$33.00 per item
<b>Amortization Schedule</b> .....\$15.00 for a customer	Checks or deposits* .....\$0.75 each	<b>Positive Pay*<sup>1</sup></b> .....no set up fee
.....\$20.00 for a non-customer	Statement or activity printout* .....\$5.00	.....\$40.00 per month
<b>Automated Clearinghouse (ACH) Services</b>	Photocopies .....\$1.00 per page	<b>Remote Deposit<sup>1</sup></b> .....No setup fee
Contact bank personnel for further information	<b>Counter Checks*<sup>1</sup></b> .....\$0.50 per encoded check	Customer-owned scanner .....\$25.00 monthly
<b>Bookkeeping Services*<sup>1</sup></b>	<b>Deposited Items Returned*</b>	Bank-owned scanner .....\$45.00 monthly
.....\$35.00 per hour (\$35.00 minimum)	.....\$7.00 per returned item	<b>Reopen Closed Account*</b> .....\$10.00 per time
<b>Business Checks</b>	.....\$15.00 per foreign item	<b>Returned Mail/Returned eStatement</b> .....\$5.00
Prices vary with quantity, style and design.	<b>Detailed Analysis Statement</b> .....No charge	<b>Stop Payments*<sup>1</sup></b> .....\$35.00 per item, no max
Please ask a CSR for further information	<b>Dormant or Inactive Account*</b> .....\$10.00/month	<b>Subpoena/Summons Appearance</b>
<b>Business Debit Card</b> .....No monthly fee	<b>Duplicate Statements/Notices*</b> .....\$5.00/month	.....\$100.00 per hour (\$100 minimum)
First 2 cards .....free	<b>Fax Service<sup>1</sup></b>	<b>Two-way Account Sweep*<sup>1</sup></b> .....\$15.00 per month
Each add'l card* .....\$10.00	Incoming/Outgoing:	<b>VISA Gift Cards</b> ....\$4.95 processing fee per card
Expedited card delivery .....\$75.00	.....\$3.00 first page, \$2.00 each add'l page	(not available at all locations)
Replacement card* .....\$10.00 per card	Outgoing - International:	<b>Wire Transfers*<sup>1</sup></b>
Change PIN on existing card .....NO CHARGE	.....Regular fee plus \$10.00	Incoming (domestic) .....\$18.00
<b>Business Online Banking</b>	<b>Foreign Check Deposited*</b> .....\$5.00 per check	Outgoing (domestic) .....\$30.00
Set up fee, up to 3 users .....no charge	<b>Foreign Currency</b> .....Cost plus \$25.00	Incoming (International) .....\$35.00
Set up for each add'l user .....\$10.00	<b>Indemnity Bonds</b> .....\$30.00	.....less \$5.00 for business w/dual control
<b>Cashier's Checks*<sup>1</sup></b> .....\$10.00 each	<b>Lawyers and Realtors Trust</b>	Outgoing (International) .....\$60.00
<b>Certified Checks*</b> .....\$30.00 each for customers	.....Monthly remittance \$15.00	.....less \$5.00 for business w/dual control
(not available at all locations)	<b>Levies and Garnishments</b> .....\$100.00	<b>*When associated with a checking account, these</b>
<b>Check Cashing</b>	<b>Money Orders*<sup>1</sup></b> .....\$5.00 each	fees are subject to Iowa State sales tax of 7.00%.
Non-customers will be charged a \$5.00 fee for	<b>Negative Balance Account Closing*</b> .....\$25.00	<b><sup>1</sup>When associated with a Commercial or Small</b>
cashing a business check of \$100.00 or more	<b>Night Deposit<sup>1</sup></b> .....no annual fee	Business Checking account, these fees may be
<b>COD Early Withdrawal Penalty</b>	Zipper bags .....1st bag free, \$10.00 each add'l	paid with earnings credit.
.....6 mo term or less is 3 month loss of	Locked bags .....1st bag free, \$30.00 each add'l	
interest, terms greater than 6 months is six	....1st vault key free, \$5.00 each add'l vault key	
months loss of interest, \$40.00 minimum	<b>Notary Public Services</b> ....no charge for customers	
<b>Coin Counting for Non-Customer</b>	.....\$3.00 for non-customers	
.....15% of total amount; \$10.00 minimum		
<b>Coin and Currency<sup>1</sup></b> .....\$0.25 per roll		
.....\$1.00 per strap		

Effective: October 14, 2020

