



# Consumer Fee Schedule

**Abandoned Account\*** .....\$50.00

**Account Closure Within 6 Months\***  
for all checking and savings accounts .....\$30.00

**Account Verification\*** .....\$10.00

**ACH Transfer to or from another financial institution**  
(if manually processed by bank staff)  
.....\$2.50 per transfer

**Amortization Schedule** .....\$15.00 for customer  
.....\$20.00 for non-customer

**Bank-to-Bank Transfers**  
Standard 3-day transfer .....NO CHARGE  
Next-day transfer .....\$7.50/transfer

**Bill Pay through Online Banking** .....No charge

**Bookkeeping Services\***  
.....\$35.00 per hour (\$35.00 minimum)

**Cashier's Checks\*** .....\$10.00 each

**Certified Checks\*** .....\$30.00 each for customers  
(not available at all locations)

**Check Cashing**  
5% of check (\$15.00 minimum) plus \$3.00 phone call if applicable, up to \$3,000.00  
Per IA Statute 554.3512 or MN Statute 604.113, a \$30 fee assessed for each dishonored check  
Non-customer will be charged a \$5.00 fee for cashing a business check of \$100.00 or more

**COD Early Withdrawal Penalty**  
.....6 mo term or less is 3 month loss of interest, terms greater than 6 months is six months loss of interest, \$40.00 minimum  
May be waived for emergency medical expenses. See a Customer Service Representative (CSR) for further details

**Coin Counting for Non-Customer**  
.....15% of total amount; \$10.00 minimum

**Collection Items\***  
Domestic item .....\$50.00  
International item .....Cost plus \$50.00

**Copies**  
Checks or deposits .....\$0.75 each\*  
Statement/activity printout .....\$5.00  
Photocopies .....\$1.00 per page\*

**Counter Checks\*** .....\$0.50 per encoded check

**Debit Card** .....No monthly fee  
Replacement card\* .....\$10.00 per card  
Expedited card delivery .....\$75.00 per card  
Change/Set PIN on existing card .....NO CHARGE  
Photo check card\* .....\$10.00

**Deposited Items Returned\***  
.....\$7.00 per returned item  
.....\$15.00 per foreign item

**Dormant or Inactive Account\*** .....\$10.00/month

**Duplicate Statements/Notices\*** .....\$5.00/month

**Fax Service** Incoming/Outgoing:  
.....\$3.00 first page, \$2.00 each add'l page  
Outgoing - international: Regular fee plus \$10.00

**Foreign Check Deposited\*** .....\$5.00/check

**Foreign Currency** .....Cost plus \$25.00

**Health Savings Accounts**  
Set up fee - in-person .....\$50.00  
Set up fee - online .....\$30.00  
Outgoing/External transfer .....\$50.00  
In-person withdrawal .....\$10.00  
Debit Card .....1st card free, \$10.00 ea add'l  
IRS Corrections .....\$10.00  
Excess Contributions .....\$20.00

**Indemnity Bonds** .....\$30.00

**IRA** .....\$25.00 annual fee  
if balance is less than \$500 after 12 months  
Receive RMD by check...\$10.00 per distribution

**IRA Outgoing/External Transfer** .....\$50.00

**Levies and Garnishments** .....\$100.00

**Mobile Banking** .....NO CHARGE

**Mobile Deposit** .....NO CHARGE

**Money Orders\*** .....\$5.00 each

**Negative Balance Account Closing\*** .....\$25.00

**Notary Public Service** .....no charge for customers  
.....\$3.00 for non-customers

**Officer Research\***  
.....\$100.00 per hour (\$100 minimum)

**Online Banking** .....NO CHARGE

**Overdraft and Non-Sufficient Fund (NSF)**  
.....\$33.00 per paid item  
.....\$36.00 per returned item

**Paper Statements\*** .....\$4.00/month  
(fees apply to Carefree, eCentive, HSA, HD accts)

**Personal Checks\***  
Prices vary with quantity, style & design selected  
Please ask any CSR for further information

**Popmoney®** .....fees vary by transfer amount  
Standard 3-day transfer .....\$0.50-\$1.50  
Next-day transfer .....\$0.85-\$1.00

**Ready Reserve** .....\$35.00 Annual Fee

**Reopen Closed Account\*** .....\$10.00

**Returned Mail/Returned eStatement\*** .....\$5.00

**Safe Deposit Box Annual Rental**  
Alta, Anthon, Aurelia, Cushing,  
Holstein, Lytton, Sioux City:  
2.5"x5" or 3"x5" .....\$25.00  
5"x5" or 4"x5" .....\$35.00  
3"x10" or 4"x10" .....\$45.00  
5"x10" and 5"x11" .....\$50.00  
10"x10" or 6"x14" .....\$65.00  
Willmar, Spicer, Pennock, Raymond:  
3"x5" .....\$30.00 .....5"x5" .....\$40.00  
3"x10" .....\$45.00 .....5"x10" .....\$65.00  
10"x10" .....\$85.00 .....15"x10" .....\$115.00

**Safe Deposit Box, miscellaneous**  
Lost Key .....\$25.00  
Drill Lock .....\$200.00  
Late Fee .....\$15.00

**Subpoena/Summons appearance**  
.....\$100.00 per hr (\$100 minimum)

**Stop Payments\*** .....\$35.00 per item, no max

**VISA Gift Cards** .....\$4.95 processing fee per card  
(not available at all locations)

**Wire Transfers\***  
Incoming (domestic) .....\$18.00  
Outgoing (domestic) .....\$30.00  
Incoming (International) .....\$35.00  
Outgoing (International) .....\$60.00

\*All fees marked with an asterisk (\*) when associated with a checking account are subject to Iowa State sales tax of 7.00%.

Effective: May 2018

