Consumer Fee Schedule

Abandoned Account* ..................................$50.00
Account Closure Within 6 Months* ..........$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 ..............................$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 .....................$40.00 Annual Fee
Reopen Closed Account* ..............$10.00
Returned Mail/Returned eStatement* ....$5.00
Safe Deposit Box Annual Rental
Willmar, Spicer, Pemnock, 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
Sioux City:
2.5”x5” or 3”x5” ..............$30.00
5”x5” x 4”x5” ...... ..............$22.00
3”x10” or 4”x10” ...... ..............$30.00
5”x10” x 4”x11” . ..............$37.00
10”x10” or 6”x14” . ..............$50.00
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: November 2019

www.heritagebankna.com