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
Dormant or Inactive Account* ...........$15.00 per foreign item
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 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, Pennock, Raymond:
3”x5” ..........................$30.00 ..........................$40.00
3”x10” ..........................$45.00 ..........................$65.00
Sioux City:
2.5”x5” or 3”x5” ..........................$30.00
5”x5” x 4”x5” ..........................$22.00
5”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: October 2020

www.heritagebankna.com