



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 transferNO CHARGE
Next-day transfer\$7.50/transfer

Bill Pay through Online BankingNo 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 itemCost 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 CardNo monthly fee
Replacement card*\$10.00 per card
Expedited card delivery\$75.00 per card
Change/Set PIN on existing cardNO 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 CurrencyCost 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 Card1st 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 BankingNO CHARGE

Mobile DepositNO CHARGE

Money Orders*\$5.00 each

Negative Balance Account Closing*\$25.00

Notary Public Serviceno charge for customers
.....\$3.00 for non-customers

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

Online BankingNO 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, Pennock, Raymond:
3"x5"\$30.005"x5"\$40.00
3"x10"\$45.005"x10"\$65.00
10"x10"\$85.0015"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

