

Consumer Fee Schedule

Abandoned Account*	\$50.00	Counter Checks*	\$0.50 per encoded check	Overdraft and Non-Sufficient Fund (NSF)	\$33.00 per item
Account Closure Within 6 Months* for all checking and savings accounts.....	\$30.00	Debit Card	No monthly fee	Paper Statements*	\$4.00/month (fees apply to Carefree, eCentive, HSA, HD accts)
ACH Transfer to or from another financial institution (if manually processed by bank staff)	\$2.50 per transfer	Replacement card*	\$10.00 per card	Personal Checks* Prices vary with quantity, style & design selected Please ask any CSR for further information	
Amortization Schedule	\$15.00 for customer \$20.00 for non-customer	Expedited card delivery.....	\$75.00 per card	Ready Reserve	\$40.00 Annual Fee
Bank-to-Bank Transfers Standard 3-day transfer.....	NO CHARGE	Change/Set PIN on existing card	NO CHARGE	Reopen Closed Account*	\$10.00
Next-day transfer.....	\$7.50/transfer	Deposited Items Returned*	\$7.00 per returned item \$10.00 per foreign item	Returned Mail/Returned eStatement*	\$5.00
Bill Pay through Online Banking	No charge	Dormant or Inactive Account*	\$10.00/month	Safe Deposit Box Annual Rental Willmar, Spicer, Pennock, Raymond, Sioux City: 3"x5"	\$30.00.....5"x5" ..\$40.00 3"x10"
Bookkeeping Services*	\$75.00 per hour (\$75.00 minimum)	Duplicate Statements/Notices*	\$5.00/month	10"x10"	\$85.00.....15"x10" \$115.00
Cashier's Checks*	\$10.00 each	Fax Service Incoming/Outgoing:	\$3.00 first page, \$2.00 each add'l page	Safe Deposit Box, miscellaneous Lost Key	\$25.00
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 an on-us business check of \$100.00 or more		Outgoing - international: Regular fee plus	\$10.00	Drill Lock	\$200.00
		Foreign Check Deposited* ..	\$5.00/check	Late Fee	\$15.00
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	Health Savings Accounts Set up fee - in-person	\$30.00	Subpoena/Summons appearance	\$100.00 per hr (\$100 minimum)
Coin Counting for Non-Customer	15% of total amount; \$10.00 minimum charge	Set up fee - online.....	\$20.00	Stop Payments*	\$35.00 per item, no max
Collection Items* Domestic item	\$50.00	Outgoing/External transfer.....	\$30.00	VISA Gift Cards	\$4.95 processing fee per card (not available at all locations)
International item.....	Cost plus \$50.00	In-person withdrawal.....	\$10.00	Wire Transfers* Incoming (domestic)	\$18.00
Copies Checks or deposits.....	\$0.75 each*	Debit Card	1st card free, \$10.00 ea add'l	Outgoing (domestic).....	\$30.00
Statement/activity printout.....	\$5.00	IRS Corrections	\$10.00	Incoming (International).....	\$35.00
Photocopies.....	\$1.00 per page*	Excess Contributions	\$20.00	Outgoing (International).....	\$60.00
		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		
		Negative Balance Account Closing*	\$25.00		
		Notary Public Service	no charge for customers \$5.00 for non-customers		
		Officer Research*	\$100.00 per hour (\$100 minimum)		
		Online Banking	NO CHARGE		

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

Effective: April 1, 2023

