

# Consumer Fee Schedule

<b>Abandoned Account*</b> .....	\$50.00	<b>Counter Checks*</b> .....	\$0.50 per encoded check	<b>Overdraft and Non-Sufficient Fund (NSF)</b> .....	\$33.00 per item
<b>Account Closure Within 6 Months*</b> for all checking and savings accounts.....	\$30.00	<b>Debit Card</b> .....	No monthly fee	<b>Paper Statements*</b> .....	\$4.00/month (fees apply to Carefree, eCentive, HSA, HD accts)
<b>ACH Transfer to or from another financial institution</b> (if manually processed by bank staff) .....	\$2.50 per transfer	Replacement card* .....	\$10.00 per card	<b>Personal Checks*</b> Prices vary with quantity, style & design selected Please ask any CSR for further information	
<b>Amortization Schedule</b> .....	\$15.00 for customer ..... \$20.00 for non-customer	Designer card .....	\$10.00 per card	<b>Ready Reserve</b> .....	\$40.00 Annual Fee
<b>Bank-to-Bank Transfers</b> Standard 3-day transfer.....	NO CHARGE	Expedited card delivery.....	\$75.00 per card	<b>Reopen Closed Account*</b> .....	\$10.00
Next-day transfer.....	\$7.50/transfer	Change/Set PIN on existing card .....	NO CHARGE	<b>Returned Mail/Returned eStatement*</b> .....	\$5.00
<b>Bill Pay through Online Banking</b> .....	No charge	<b>Deposited Items Returned*</b> .....	\$7.00 per returned item ..... \$10.00 per foreign item	<b>Safe Deposit Box Annual Rental</b> Willmar, Spicer, Pennock, Raymond, Sioux City: 3"x5" .....	\$30.00.....5"x5" ..\$40.00 3"x10" .....
<b>Bookkeeping Services*</b> .....	\$75.00 per hour (\$75.00 minimum)	<b>Dormant or Inactive Account*</b> .....	\$10.00/month	5"x10" .....	\$45.00.....5"x10" ..\$65.00 10"x10" .....
<b>Cashier's Checks*</b> .....	\$10.00 each	<b>Duplicate Statements/Notices*</b> .....	\$5.00/month	10"x10" .....	\$85.00.....15"x10" \$115.00
<b>Check Cashing</b> 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		<b>Fax Service</b> Incoming/Outgoing: .....	\$3.00 first page, \$2.00 each add'l page Outgoing - international: Regular fee plus \$10.00	<b>Safe Deposit Box, miscellaneous</b> Lost Key .....	\$25.00 Drill Lock .....
<b>COD Early Withdrawal Penalty</b> .....	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	<b>Foreign Check Deposited*</b> ..	\$5.00/check	Late Fee .....	\$15.00
<b>Coin Counting for Non-Customer</b> ....	15% of total amount; \$10.00 minimum charge	<b>Health Savings Accounts</b> Set up fee - in-person .....	\$30.00 Set up fee - online.....	<b>Subpoena/Summons appearance</b> .....	\$100.00 per hr (\$100 minimum)
<b>Collection Items*</b> Domestic item.....	\$50.00	Set up fee - online.....	\$20.00	<b>Stop Payments*</b> .....	\$35.00 per item, no max
International item.....	Cost plus \$50.00	Outgoing/External transfer.....	\$30.00	<b>VISA Gift Cards</b> .....	\$4.95 processing fee per card (not available at all locations)
<b>Copies</b> Checks or deposits.....	\$0.75 each*	In-person withdrawal.....	\$10.00	<b>Wire Transfers*</b> Incoming (domestic) .....	\$18.00 Outgoing (domestic).....
Statement/activity printout.....	\$5.00	Debit Card .....	1st card free, \$10.00 ea add'l	Incoming (International).....	\$35.00 Outgoing (International).....
Photocopies.....	\$1.00 per page*	IRS Corrections .....	\$10.00		\$60.00
		Excess Contributions .....	\$20.00		
		<b>Indemnity Bonds</b> .....	\$30.00		
		<b>IRA</b> .....	\$25.00 annual fee if balance is less than \$500 after 12 months Receive RMD by check... \$10.00 per distribution		
		<b>IRA Outgoing/External Transfer</b> .....	\$50.00		
		<b>Levies and Garnishments</b> .....	\$100.00		
		<b>Mobile Banking</b> .....	NO CHARGE		
		<b>Mobile Deposit</b> .....	NO CHARGE		
		<b>Negative Balance Account Closing*</b> .....	\$25.00		
		<b>Notary Public Service</b> .....	no charge for customers ..... \$5.00 for non-customers		
		<b>Officer Research*</b> .....	\$100.00 per hour (\$100 minimum)		
		<b>Online Banking</b> .....	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: November 14, 2023