

Consumer Fee Schedule

Abandoned Account \$50.00

Account Closure Within 6 Months
for all checking & savings accounts...\$30.00

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
..... \$75.00 per hour (\$75.00 minimum)

Cashier's Checks \$10.00 each

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

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 charge

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
Designer card \$10.00 per card
Expedited card delivery \$75.00 per card
Change/Set PIN NO CHARGE

Deposited Items Returned
..... \$7.00 per returned item
..... \$10.00 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 +
\$10.00

Foreign Check Deposited \$5.00/check

Health Savings Accounts
Set up fee - in-person \$30.00
Outgoing/External transfer \$30.00
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

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

Overdraft and Non-Sufficient Fund (NSF)
..... \$33.00 per item

Paper Statements
Carefree, eCentive, Payroll Plus, HSA,
Heritage Direct \$4.00/month
Jumbo Deposit Account \$15.00/month

Personal Checks
Prices vary with quantity, style & design
selected Please ask any CSR for further
information

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, Sioux
City:
3"x5" \$30.00 5"x5" \$40.00
3"x10" \$45.00 5"x10" \$65.00
10"x10" \$85.00 15"x10" \$115.00

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

Effective: June 30, 2025