

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.**

Accounts opened in Iowa and Illinois are subject to Iowa state sales tax and local option tax. Taxable services are: Account Balancing and Research Assistance, Debit Card Temporary Instant Issue Card, Debit Card Replacement Fee, Deposited Item Returned Unpaid, Merchant Resolution, Positive Pay: ACH, Positive Pay: Checks, Transfers and Sweeps, Special Statement Cut-off, Stop Payments, Dormant Fee on Checking.

NSF and Overdraft Items may be imposed by means of check, in-person withdrawal, ATM withdrawal, or other electronic means.

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Balancing Assistance - per hour	\$20.00
Account Research - per hour	\$20.00
Auto Transfer Request- Externally transferred to another Financial Institution	\$5.00
Cashier Check	\$5.00
Certified Check	\$2.00
Closed Account - within 6 months of opening	\$20.00
Collection Items	\$5.00
Debit Card - Misplaced and Hot Carded	\$10.00
Debit Card - Replace or Reorder PIN	\$5.00
Debit Card - Temporary Instant Issue Card Fee (Card active for 30 days only.)	\$12.00
Debit Card Replacement	\$12.00
Deposited Item - Returned Unpaid	\$5.00
Dormant Account - Per month service charge fee charged after 24 months of inactivity on accounts with a balance of less than \$25.	\$2.00
E-statement: after 2 cycles request to revert to paper statement	\$10.00
Escrow Account -delinquent. Assessed monthly	\$2.00
Escrow Account Contract- set up fee forced due to delinquency	\$50.00
External Transfer - Online Banking	\$5.00
Fax - per page	\$2.00
Foreign Currency	\$25.00
Foreign Currency - overnight delivery	\$55.00
Garnishment	\$25.00
HSA Transfer - to outside institution	\$25.00
IRA Transfer - to outside institution	\$25.00
Letter of Credit - per year	1.000% of balance
Levy	\$25.00
Mail - not delivered due to wrong address	\$3.00
Merchant Resolution Fee	\$30.00
Money Order	\$3.00
Notary Services (non-customer)	\$2.00
NSF (Non-sufficient funds) Return Item Fee - per presentment (Checking & Savings)	\$30.00
Overdraft Paid Item Fee - Consumers: fee per item (Max of \$150 per day)	\$30.00
Overdraft Paid Item Fee - Non-consumer continual overdraft. Daily fee after 5 business days	\$10.00
Overdraft Paid Item Fee - Non-Consumer: fee per item	\$30.00
Overdraft Sweep Protection from internal account (waived for Online Banking users, customer will receive an eNotice)	\$5.00
Photocopies- per page	\$0.50
Positive Pay: ACH - monthly fee	\$10.00

Positive Pay: Checks - monthly fee	\$35.00
Safe Deposit Box - Replacement Key	\$35.00
Safe Deposit Box Late Fee (after 30 days)	\$5.00
Signature Medallion Fee (locations - Waverly and Calmar)	\$45.00
Statement - Special Cutoff Date	\$5.00
Statement - Teller Generated	\$2.00
Stop Payment - per item/range with accurate information	\$30.00
Stop Payment -per item/range with limited information	\$50.00
Uncollected Funds Returned - per item	\$30.00
Wire Transfer - Incoming Domestic	\$15.00
Wire Transfer - Outgoing Domestic	\$25.00
Wire Transfer - Outgoing International	\$40.00
Wire Transfer -Incoming International	\$15.00