

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, Business Deposited Item - Returned Unpaid, Counter Checks, Debit Card Hot Card, Debit Card Temporary Limit Increase, Debit Card Replacement Fee, Merchant Resolution, Paper Statements, Positive Pay: ACH, Positive Pay: Checks, Transfers and Sweeps, 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	\$25.00
Account Research - per hour	\$25.00
Auto Transfer Request- Externally transferred to another Financial Institution	\$5.00
Business Deposited Item - Returned Unpaid	\$10.00
Cashier Check	\$7.00
Closed Account - within 6 months of opening	\$25.00
Counter Checks - per check	\$1.00
Debit Card - Hot Carded	\$15.00
Debit Card - Replacement	\$20.00
Debit Card - Replacement - Rushed: Actual Shipping Cost	
Debit Card - Temporary Limit Increase	\$10.00
Dormant Account - Per month service charge fee charged after 24 months of inactivity on accounts with a balance of less than \$100.00	\$10.00
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	\$30.00
Garnishment	\$75.00
HSA Transfer - to outside institution	\$25.00
IRA Transfer - to outside institution	\$25.00
Letter of Credit - per year	1.000% of balance
Levy	\$75.00
Mail - Undeliverable (per statement)	\$5.00
Merchant Resolution Fee per disputed transaction	\$30.00
Money Order	\$5.00
NSF (Non-sufficient funds) Return Item Fee - per presentment (Checking & Savings)	\$30.00
Overdraft - Non-consumer - Continuous Overdraft Charge. Daily fee after 5 business days	\$10.00
Overdraft Paid Item Fee - Consumers: fee per item (Max of \$150 per day)	\$30.00
Overdraft Paid Item Fee - Non-Consumer: fee per item	\$30.00
Overdraft Sweep Protection from internal account - mailed notice (waived for Online Banking users, customer will receive an eNotice)	\$5.00
Paper statements - Business	\$5.00
Paper statements - Consumer	\$3.00
Photocopies- per page	\$1.00
Positive Pay: ACH - monthly fee	\$10.00
Positive Pay: Checks - monthly fee	\$35.00
Safe Deposit Box - Replacement Key	\$50.00



Safe Deposit Box Drilling Fee: Cost of Drilling + \$25.00	
Safe Deposit Box Late Fee (after 30 days)	\$10.00
Signature Medallion Fee (locations - Waverly and Calmar)	\$75.00
Statement - Teller Generated	\$5.00
Stop Payment - per item	\$30.00
Uncollected Funds Returned - per item	\$30.00
Wire Transfer - Incoming Domestic	\$15.00
Wire Transfer - Outgoing Domestic	\$30.00
Wire Transfer - Outgoing International	\$50.00
Wire Transfer -Incoming International	\$15.00

