



Member FDIC

Limits and Fees: The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Balancing Assistance	\$20.00 per hour*	IRA Transfer Fee— outside of Fidelity Bank & Trust	\$25.00
Account Research	\$20.00 per hour*	Letter of Credit (per year)	\$1%
ATM/Debit Card (annual fee)	\$12.00*	Levies	\$25.00
Auto Transfer Request - External -Transferred to another financial institution	\$5.00*	Loan Coupon Book Reorder	\$5.00
Replace ATM/Debit/ MyPic Card	\$12.00*	Merchant Resolution Fee -	\$30.00*
		Merchant Resolution fee pertains to instances where the debit card had been used on an authorized purchase, and the purchase became a dispute at a later date. For example, often times free trials are misleading and enroll the card for payments for a service not clearly agreed to.	
Hot Card ATM/Debit/MyPic Card	\$10.00*	Money Orders (per item)	\$3.00
Replace or Reorder PIN for ATM/Debit/MyPic Card	\$5.00*	Money Orders (non-customers per item)	\$5.00
Second Card Annual Fee	\$12.00*	Notary (non-customer)	\$2.00
Cashiers Check (customers only. Per check)	\$5.00	Online Banking External Transfer -to another financial institution	\$5.00*
Check Printing	Fee depends on style of check ordered	Overdraft Charge (per item) DDA & Savings \$150.00 max per day per consumer account	\$30.00
Certified Check	\$2.00*	The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM Withdrawal, or other electronic means.	
Check Cashing (non-customer) \$5.00 minimum	1%	Overdraft Sweep Protection	\$5.00*
Closed Account Fee (within 6 mo. Of opening)	\$20.00	Photocopies	\$.50 per page
Coin Counting (non-customer)	10% of amount	Safe Deposit Box Billing Notice Option	\$3.00
Collection Items	\$5.00	Safe Deposit Box Late Fee (after 30 days)	\$5.00
Continuous Overdraft Charge (non-consumers only) Fee assessed after 5 continuous business days overdrawn	\$10.00 per day	Safe Deposit Box Replacement Key	\$25.00
Deposited Item Returned Unpaid	\$5.00* each	Special Statement Fee	\$2.00*
Dormant Accounts -on account balances less than \$25.00	\$2.00 per month	Statement Special Cutoff	\$5.00*
An account is dormant if for two years: there have been no deposits or withdrawals to the account and there has been no communication about the account.		Stop Payment (limited information.) Per item/range	\$50.00*
Escrow Accounts -Forced due to delinquency	\$2.00 monthly fee	Stop Payment (all info included) per item/range	\$30.00*
Escrow Account Contract -Forced due to delinquency	\$50.00 setup fee	Temporary Checks (per 10)	\$2.00
E-statement back to paper - after 2 completed e-statement cycles	\$10.00	Uncollected Funds Return (per item)	\$30.00
Faxes (per page)	\$2.00	Undeliverable Mail	\$3.00
Foreign Currency	\$25.00	Wire Transfer —Domestic Incoming	\$15.00
Foreign Currency (overnight delivery)	\$55.00	Wire Transfer —Domestic Outgoing	\$25.00
Garnishments	\$25.00	Wire Transfer - International Incoming	\$40.00
Insufficient funds (NSF) per item DDA & Savings	\$30.00	Wire Transfer - International Outgoing	\$40.00
The categories of transactions for which a non-sufficient funds fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM Withdrawal, or other electronic means.		<p>The most cost-effective way of receiving a domestic wire is through our Correspondent Bank. Please contact the bank for wiring instructions.</p>	

*Accounts opened in Iowa are subject to Iowa state sales tax and local option tax

updated 4/24/18