

FEES AND CHARGES

The following rates of sales tax will be applied to those fees associated with a checking account:

- Iowa Local Sales tax: 1%
- Iowa State Sales Tax: 6%

The following fees apply to all of your accounts with us:

- Executions: \$25.00
- Levies: \$50.00
- Account Research: \$25.00/half hour and \$1 per page
- No Mail Fee: \$10.00/year
- Garnishments: \$50.00

The following fees apply to all your accounts with us except Certificates of Deposits and Time Deposit Accounts:

- Dormant Account: \$5.00/year after 1 year of no activity
- Overdraft Fee/Returned Item Fee: (applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means) for each presented item:
 - \$10.00/item fee if account is overdrawn \$20.00 or less at the end of the business day;
 - \$30.00/ item fee if account is overdrawn \$20.01 or greater at the end of the business day.
 - Continuous Overdraft Fee: \$25.00 for each 7 consecutive days if the available account balance remains below zero
- Deposit Item Returned Fee: \$7.50/item
- Stop Payment Fee: \$20.00 per sequence or each out of sequence
- Early Closure < 90 days: \$10.00

The following fees apply to Checking Accounts:

- Temporary Checks: \$0.10/check with a minimum charge of \$1.00
- Check Printing: varies by check style

Miscellaneous Fees:

- Cashier Checks: \$5.00/check
- Money Orders: \$3.00 (up to \$500)
- Wire Transfer Fee - Outgoing: \$20.00
- Wire Transfer Fee - Incoming: \$15.00
- Wire Transfer Fee - International: \$30.00
- Fax Fee (in US) - \$3.00 first page, \$1.00 additional pages
- Fax Fee (outside US) - \$4.00 first page, \$2.00 additional pages
- Photocopies: \$0.25/copy single sided; \$0.40/copy double sided
- Deposit Bags: \$10.00/bag
- Transfer Fee - Balance Protection: \$5.00 per transfer (\$100.00 minimum increments. Transaction limits apply for savings and money market accounts.)
- Transfer Fee – Sweep Account (manual): \$5.00 per transfer
- Mobile Deposit: no fee
- Online Bill Pay Billing Fee: Free with a minimum of one payment per month; otherwise \$4.95/month
- ATM/Debit Card Fee: no fee for initial card or expired card
- ATM/Debit Card Fee for Lost/Stolen Card: \$10.00
- Duplicate Statement Fee: \$3.00/statement
- Ready Reserve Fee: \$30 per year (no transfer fee)
- Safe Deposit Box Fees (rental fee, drill fee, lock replacement fee): varies

Non-Customer Fee:

- Coin Count: 10% of total
- Check Cashing: \$1.00 fee per \$100 check amount