



## SERVICES AND PRICING

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

### Automatic Transfer

Commercial Accounts: \$1,000 minimum transfer  
 Loan Payments: No Charge  
 Personal Accounts: \$100 minimum transfer

### Collection

Incoming: \$25.00  
 Outgoing: \$25.00

### Currency Orders

Coin: \$0.12 per roll  
 Currency: \$0.15 per \$1,000

### Electronic Transfer Services

Debit Card: Replacement Card Fee of \$15.00 per card  
 Debit Card-Temporary Card Fee (per card): \$5.00  
 Direct Deposit: No Charge  
 Preauthorized Debit: No Charge  
 Elan Credit Card: No Annual Fee  
 Cash Management – ACH: \$10.00 per file & \$0.10 per item in file

### Merchant Capture

Basic (per month): \$39.95  
 Enhanced (per month): \$20.00

### Fax Services

Foreign: \$4.00 first page - \$2.00 additional page  
 Outgoing (in US): \$3.00 first page - \$1.00 additional pages  
 Incoming (in US): \$3.00 first page

### Legal Services

Garnishments: \$50.00 each  
 Levies: \$50.00 each

### Negotiable Instruments

Money Orders (up to \$1,000): \$3.00 each  
 Cashier's Checks: \$5.00 each  
 Temporary Checks: \$0.10 per check, \$1.00 minimum

### Night Drop

Deposit Bags & Initial Setup: \$25.00

### Research

Image Copies: \$3.00 each  
 Account Research: \$20.00 per ½ hour

### Wire Services

Incoming Wire Fee: \$15.00 each  
 Domestic Wire Fee: \$25.00 each  
 International Wire Fee: \$75.00 each

### Miscellaneous

Overdraft(s): \$30.00 each  
 NSF Returned Item(s) Fee: \$30.00 each  
 Continue Overdraft Charge: \$30.00 for each 7-day period in which the account is overdrawn  
 Letters of Credit: 1% of Total (\$250.00 minimum)  
 Photocopies: \$0.25 per page  
 Stop Payment Fee(s)-For ACH & Checks: \$30.00 each  
 Check cashing, non-customers: \$1.00 per \$100.00  
 Coin Count (non-customer): 10% of the total  
 Dormant Charge Fee (\*\*): \$5.00 per month after 12 months of no activity  
 Early Closure: \$35.00 if closing account less than 90 days of opening  
 Online Banking External Transfer: \$2.00 per occurrence

### Positive Pay

ACH Positive Pay (per month): \$35 per month for the first account & \$15 per month for each additional account  
 Check Positive Pay (per month): \$40 per month for first account & \$15 per month for each additional account  
 Return Item Fee: \$2.50 per returned item  
 The Positive Pay charges will be a sum total of all applicable charges (Check, ACH, and/or Return Item) per month  
 Cancellation Fee: \$75 if cancelled within the first 12 months

### Safe Deposit

6 months rent free: With opening Deposit Account  
 Variety of sizes: See staff for available sizes  
 Rent Payment Choices: Debit or Billing

**\*\* All fees marked with two asterisks (\*\*) are subject to Iowa State & Local sales tax of 7.00%**

Member  
 FDIC

