



## 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  
Direct Deposit: No Charge  
Preauthorized Debit: No Charge  
Elan Credit Card: No Annual Fee  
External Transfers: \$2.00 per month  
Cash Management – ACH: \$10.00 per file & \$0.10 per item in file

### 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 Checks: \$5.00 Each  
Temporary Checks: \$0.10 per check, \$1.00 min.

### Night Drop (\* \*\*)

Deposit Bags & Initial Setup: \$25.00

### Research (\* \*\*)

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

### Wire Services (\* \*\*)

Transfers in: \$15.00 each  
Transfers out: \$25.00 each  
Wire Transfer (International Outgoing): \$75 each

### Miscellaneous (\* \*\*)

Amortization Schedule: \$15.00  
Overdraft Charge: \$30.00 each  
Return Item Charge: \$30.00 each  
Cont. OD 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  
Phone Verifications: \$5.00  
Stop Payment: \$30.00 each  
Check cashing, non-customers: \$1.00 per \$100.00  
Coin Count (non-customer): 10% of the total  
No mail fee: \$10.00  
Dormant account: \$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  
Account Warning: \$100 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 each additional account  
Return Item Fee: \$2.50 per returned item  
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  
Peace of Mind: NO CHARGE!

### Wellness Option:

No penalty for early withdrawal of non-IRA CD: due to medical hardship  
Proof of medical emergency: May be required

**\*All fees marked with an asterisk (\*) are subject to Iowa state sales tax of 5.000%.**  
**\*\* All fees marked with two asterisks (\*\*) are subject to Iowa local sales tax of 7.000%.**

Member  
**FDIC**