

# You're the *One*<sup>TM</sup>

## BUSINESS SERVICE FEE SCHEDULE

Product/Service	Fee
Account balancing assistance	\$25.00/hour (\$25.00 min)*
Account closing fee (within 90 days of opening, initiated by customer)	\$25.00*
ACH origination (cross border) (single/recurring customer)	\$12.00*
ACH origination (domestic) (single/recurring customer)	\$3.00*
ACH Returns / NOC Processing	\$5.00*
ATM usage fee - (for ATMs not owned by this bank)	\$1.00*
Automatic transfer service per overdraft/service charge (\$100 increments)	\$5.00*
Cashier check (customer)	\$5.00*
Certified letter	\$5.00*
Check Cards	
Replacement fee for lost card	\$10.00*
Rush Fee (Standard Card only)	\$25.00*
Check Cashing (Non-Customer, w/ agreement)	\$5.00
Collection Items- Domestic	\$20.00
Collection items -Canadian	\$15.00
Collection items -International	\$50.00 + Costs
Copy of check	\$3.00*
Counter checks	\$1.00 each* Plus documentation of a recent check order
Empty ATM deposit envelope	\$30.00*
Escheat fee	\$30.00
e-Z Money transfer (external ACH transfer service)	\$5.00*
Garnishment/Levy	\$85.00*
Hold statement (per month)	\$3.00*
Image Statement (per cycle)	\$3.00*
Inactivity Fee (assessed monthly) DDA's inactive after 12 months, Savings inactive after 24 months of inactivity	\$5.00*
Mail international statement (per statement)	\$5.00*
Negative balance closing fee - initiated by Bank	\$25.00*
Nonsufficient Funds (NSF) - Per item created by check, in-person withdrawal, ATM withdrawal or other electronic means paid or returned by bank; includes savings accounts. Maximum of \$174.00 per day. No charge on daily overdraft balances of \$5.00 or less.	\$29.00

Product/Service	Fee
Online Cash Manager (OCM) - Basic Package	Free
Online Cash Manager - Deluxe Package	\$35.00/mo*, \$75 setup*
Online Cash Manager - Billpay	\$5.95/month, \$0.45 per payment over 10 per month*
OCM-Deluxe-domestic outgoing wire transfer	\$15.00*
OCM-ACH file origination (No File Fee)	\$0.10 per item*
OCM-ACH funds transfer origination	\$0.10 per item*
Outgoing fax (per page)	\$2.00*
Photocopy (per page)	\$0.25*
Remote Deposit Capture-initial setup	\$250.00*
Remote Deposit Capture-monthly fee	\$50.00*
Research Fee	\$25.00/hour - (\$25.00 min.)*
Returned deposit item (charged back)	\$5.00*
Returned deposit item (reclearing)	\$3.00 per item*
Returned mail/statement	\$5.00*
Special handling request	Varies*
Special statement cutoff request, per occurrence	\$5.00*
Special statement handling, monthly	\$5.00*
Statement copy / Account Activity	\$5.00*
Stop payment (Online or in person)	\$30.00*
Telebank fax	\$2.00*
Telephone transfer fee- less than \$1000	\$5.00*
Unknown address (per month)	\$5.00*
Wire transfer- domestic outgoing	\$20.00*
Wire transfer- incoming	\$5.00*
Wire transfer- (special handling/notification of incoming)	\$5.00*
Wire transfer- international outgoing	\$40.00*
Wire transfer- international stop pay	\$40.00*
Wire transfer-international trace	\$40.00*
Wire transfer- EFTPS Request	\$50.00*

\*Plus applicable Iowa State sales tax



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