

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

## CONSUMER 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 card (monthly fee for permanent card)	\$1.00*
ATM card replacement fee	\$10.00*
ATM card set up fee - permanent card	\$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*
Cash Passport Card	\$9.95
Cash Passport Card-additional card fee	\$3.00
Cash Passport Card-reload fee	\$5.00
Cash Passport Card- Monthly fee	\$2.50
Cashier check (customer)	\$5.00*
Certified letter	\$5.00*
Check Card/Photo Check Cards	
Initial Setup	FREE
Replacement fee for lost card	\$10.00 *
Rush Fee (Standard Card only)	\$25.00*
OneCard Custom Check Cards	
Initial Setup	\$10.00*
Replacement Fee For Lost Card	\$10.00*
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*
Foreign currency (in-stock)	Current Exchange Rate
Foreign currency -Special Order (2nd day delivery)	\$15.00
Foreign currency-Special Order (Next day delivery)	\$20.00
Foreign draft (2nd day delivery)	\$20.00
Foreign Draft (Next Day Delivery)	\$35.00
Garnishment/Levy	\$85.00*
Hold statement (per month)	\$3.00*
Image statement (per cycle)	\$3.00*

Product/Service	Fee
Inactivity Fee (assessed monthly) DDAs inactive after 12 months, savings inactive after 24 months of inactivity	\$5.00*
IRA excess contribution maintenance	\$15.00
IRA external transfer fee	\$25.00
IRA withdrawal within 6 months of opening	\$25.00
IRA withdrawals by check (1st free per year)	\$5.00
Mail international statement, per statement	\$5.00*
Municipal Bond Collection/Redemption	\$25.00 per envelope
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.	
NSF Items \$10.00 and less	\$10.00
NSF Items above \$10.00	\$29.00
Returned Items	\$29.00
Outgoing fax (per page)	\$2.00*
Photocopy (per page)	\$0.25*
Research Fee	\$25/hour - (\$25 min.)*
Returned deposit item (charged back)	\$5.00*
Returned deposit item (reclearing)	\$3.00 per item*
Returned mail/statement	\$5.00*
Safe Deposit Boxes	Varies by location
Safe deposit box 30 days past due (1 time charge)	20% (\$5 min, \$25 max)
Safe deposit box drilling	\$200.00
Safe deposit box key replacement (if no deposit)	\$25.00
Safe deposit box key deposit	\$25.00
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*
Telebanc fax	\$2.00*
Telephone transfer fee- less than \$1000	\$5.00*
Travelers Checks- special orders only	\$15.00 + shipping
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*

\*Plus applicable Iowa State sales tax



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