

Terms and Conditions Fee Schedule

Account balancing _____	\$20/hour*
Account research _____	\$20/hour*
ATM and Debit card	
ATM card - initial setup (excludes GO! Accounts) _____	\$10.00*
Currency conversion _____	\$1.50*
Debit card - initial setup _____	No charge
Re-encode card _____	No charge
Replacement card _____	\$5.00*
Empty ATM deposit envelope _____	\$30.00*
Automatic transfer for overdraft	
from deposit account _____	\$5.00**
from Ready Reserve Line of Credit _____	\$5.00**
from Home Equity Line of Credit _____	No charge
Bank to bank monthly transfer (ACH) _____	\$5.00
Canceled check copies _____	\$1/copy*
Chargeback of deposited item _____	\$5.00*
Check cashing	
Customer _____	No charge
Non-customer _____	Fee varies
Check orders _____	Fee varies by style*
Coin counting	
Customer _____	No charge
Non-customer _____	2%
Coin/Currency	
Coin roll _____	\$0.05
Currency strap _____	\$0.10
Collection item	
Domestic _____	\$15.00/item
Foreign _____	Fee varies
Customer requested account history _____	No charge
Duplicate image statement	
Personal account _____	\$10.00*
Business account _____	\$25.00*
Fax request (bank business only) _____	\$1/page
Garnishment as permitted _____	\$50.00
Hills Bank Online SM _____	No charge
International Credit Transactions (non-pin)	
with currency conversion _____	1.0%
Levies as permitted _____	\$50.00

Mortgage amortization schedule _____	No charge
Night depository _____	No charge
Nonsufficient funds (NSF)	
Each item _____	\$27.00
Maximum per day _____	No limit
Notary service _____	No charge
Official payments	
Cashier's check _____	\$3.00
Certified check _____	\$3.00*
Foreign draft (customer) _____	\$35.00
Money order _____	\$3.00
Official check _____	\$3.00
Overdraft fee	
Each item _____	\$27.00
Maximum per day _____	No limit
Photocopies (limit applies) _____	No charge
PowerPay TM	
Consumer _____	No charge
Commercial _____	\$4.95 plus \$.40 per transaction*
Signature guarantee (Medallion) _____	No charge
Stop payment (all items) _____	\$27.00*
Telephone transfer _____	No charge
Travelers checks	
One signature _____	\$1/\$100
Two signatures _____	\$2/\$100
US savings bonds issue/redemption _____	No charge
Verification of Deposit (VOD) _____	\$10.00
Wires	
Incoming wire (customer) _____	No charge
Incoming wire (non-customer) _____	\$15.00
Outgoing domestic wire (customer) _____	\$15.00
Outgoing domestic wire (non-customer) _____	\$25.00
Outgoing foreign wire (customer) _____	\$35.00

*Subject to Iowa state sales tax.

**Iowa state sales tax included.

Rev. 7/08

Safe Deposit Box*

Drilling _____	\$100.00
Key replacement _____	\$10.00

*Safe Deposit Box contents are not FDIC insured.