



Terms and Conditions Fee Schedule

Automatic transfer for overdraft from deposit account _____	(sales tax included) \$5.00
Bank to bank monthly transfer (ACH) _____	(sales tax included) \$5.00
Check orders _____	Fee varies by style subject to Iowa State sales tax
Collection of Foreign (non-US) item _____	1% not to exceed \$50.00
Garnishment _____	\$50.00
Levies _____	\$50.00
Nonsufficient funds (NSF) created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Each item _____	\$27.00
Maximum per day _____	\$135.00
Official payments	
Foreign draft _____	\$50.00
Money order _____	\$3.00
Official check _____	\$3.00
Overdraft Fee created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Each item _____	\$27.00
Maximum per day _____	\$135.00
Stop payment (all items) _____	(sales tax included) \$27.00
VISA International Debit Transactions (non-pin) with currency conversion _____	1%
Wire Transfers	
Incoming (customer) _____	No charge
Incoming (non-customer) _____	\$35.00
Outgoing domestic (customer) _____	\$20.00
Outgoing domestic (non-customer) _____	\$35.00
Outgoing foreign (customer) _____	\$75.00
Wire transfer trace _____	minimum \$25.00

Fees that apply to business accounts only

Chargeback of deposited item _____	(sales tax included) \$5.00
Coin/Currency	
Coin roll _____	\$0.05
Currency strap _____	\$0.10
Collection item	
Domestic _____	\$15.00/item
Foreign _____	Fee varies
Duplicate image statement	
Business account _____	(sales tax included) \$25.00

Safe Deposit Box (contents are not FDIC insured)

Rent varies by box size	
Drilling _____	\$200.00 Key replacement _____ \$20.00