

**NOTE:** Certain fees we have detailed below may be subject to Iowa Sales Tax.



## FEES AND CHARGES.

The following fees and charges may be assessed against your account:

An overdraft fee of \$27.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. Maximum overdraft fee per day is \$135.00.

A nonsufficient fee (NSF) of \$27.00 will be charged per item for insufficient funds transactions created by check, in-person withdrawal, ATM withdrawal or other electronic means. Maximum NSF fee per day is \$135.00. An item or transaction that is returned and later represented to us may result in you incurring additional fees, such as multiple nonsufficient funds (NSF) fees each time that item or transaction is presented.

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 and are subject to Iowa State sales tax
Collection of Foreign (non-US) item .....	1% not to exceed \$50.00
Garnishment.....	\$50.00
Levies .....	\$50.00

### Official Payments

Foreign draft .....	\$50.00
Money order .....	\$3.00
Official check .....	\$3.00
Stop payment (all items) sales tax included .....	\$27.00
VISA international debit transactions (non-pin) .....	1%

### Wire transfers

Incoming (customer).....	\$0.00
Outgoing domestic (customer) .....	\$20.00
Outgoing foreign (customer).....	\$75.00
Wire transfer trace fee (minimum of).....	\$25.00

### FEES THAT APPLY TO BUSINESS ACCOUNTS ONLY

Chargeback of deposited item (sales tax included).....	\$5.00
Commercial Sweep Fee (Monthly) .....	\$50.00

### Coin/Currency

Coin Roll .....	\$0.05
Currency Strap .....	\$0.10

### Collection Item

Domestic (per item) .....	\$15.00
Foreign .....	Fee varies
Duplicate image statement (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