

SHARE SAVINGS ACCOUNTS	
Check Cashing <i>(free with additional services OR \$200 account balance)</i>	\$5.00
Early Account Closure <i>(within 6 months)</i>	\$25.00
Dormant Account <i>(account inactive for 365 days, no other services, balance < \$200, members > 18 years of age)</i>	\$5.00/per mo.
Withdrawals <i>(4 or more per month)</i>	\$1.00/ea.

SHARE DRAFT ACCOUNTS (CHECKING)	
Check Copy	\$2.50*
Check Orders <i>(free to VIP club members)</i>	Postage
Plus Checking <i>(if monthly minimum balance not met)</i>	\$7.00/mo.
Overdraft	\$29.00
Returned Share Draft Item	\$29.00
Returned ACH Item	\$29.00
Automatic Overdraft Transfer Fee <i>(from savings, line of credit)</i>	\$5.00*
Statement Copy <i>(free with Plus Checking)</i>	\$2.50*
Stop Payment	\$25.00*
Debit Card Replacement	\$5.00*

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	
Closing Account	\$10.00
Early Withdrawal Interest Penalty <i>(less than 12 months CD interest)</i>	90 Days
Early Withdrawal Interest Penalty <i>(greater than 12 months CD interest)</i>	189 Days

SAFE DEPOSIT BOXES	
2X5	\$18.00/yr.
3X5	\$21.00/yr.
5X5	\$27.00/yr.
3X10	\$36.00/yr.
5X10	\$45.00/yr.
6X10	\$48.00/yr.
9X10	\$60.00/yr.
Key Replacement	\$25.00
Box Drilling <i>(both keys lost)</i>	ACTUAL COST

GENERAL SERVICES	
Bond Redemption	FREE
Coin Counting	FREE
Collection Items	\$25.00
Corporate Drafts <i>(free to VIP Club member)</i>	\$3.00*
Fax Local	\$3.00
Fax Long Distance	\$5.00
Money Order	\$1.50
Notary Service	FREE
Returned Mail	\$5.00/item
Skip A Pay <i>(contact loan officer for qualification)</i>	\$25.00
Incoming Domestic Wire	FREE
Outgoing Domestic Wire	\$20.00*
Incoming International Wire	FREE
Outgoing International Wire	\$40.00*
Account Research	\$25.00/per hr.*
Gift Card	\$2.00
Reloadable Debit Card	\$4.95
24/7 ACCOUNT ACCESS	
Online Banking <i>(including Bill Payment & eStatements)</i>	FREE
Audio Banking	FREE
Mobile Banking <i>(including Mobile Deposit)</i>	FREE

MORTGAGE SERVICES	
Application/Processing Fee	\$500.00
Late Payment	5% of Payment
Escrow Service Fee	\$85.00

CREDIT CARDS <i>(see cardholder agreement/application for rates and other terms/conditions)</i>	
Annual Fee	FREE
Cash Advance <i>(min. \$50.00)</i>	\$10.00 or 2%/adv.
Late Payment	\$15.00
Replacement Card	\$15.00
Statement Copy	\$5.50

*Subject to Iowa Sales Tax

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