

► Fee Schedule

Effective 02/01/2026

Cards

ATM or Debit Card Replacement	\$ 15.00*
ATM Card Annual Fe	\$ 10.00*

Overdrafts and NSF

Non-Sufficient Funds (NSF)	
▶ NSF Returned Item (per presentment)	\$ 25.00
▶ Paid Overdraft Item (per presentment)	\$ 35.00
NSF Bill Pay (per presentment)	\$ 45.00
Overdraft Balance Transfer (per occurrence)	\$ 10.00*

Each time an 'item' posts, causing an account to go to a negative status, it may be subject to a **PAID** or **RETURNED PRESENTED ITEM FEE**, even if it is a re-presentment of a previous item. An item may be presented multiple times by the payee, and we may charge a fee each time an item is presented, regardless of the number of times presented. Non-sufficient funds may be created by check, in person withdrawal, ATM withdrawal, or other electronic means.

Statements & Research

Account Balancing or Research (per hour, \$15 minimum)	\$ 30.00*
Duplicate Statement - Third Party (per statement)	\$ 3.00*
Duplicate Statement (per statement)	\$ 1.00*
Undeliverable Mail (per occurrence, after first month)	\$ 10.00*
Paper Statement Fee (per month) (Simple Cash Back and Interest Rewards)	\$ 3.00*

Other Charges

Account Closure (within 90 days of opening)	\$ 25.00
Account Re-opening	\$ 25.00
ACH Transfer - Bank Initiated	
▶ Set-up Fee	\$ 10.00*
▶ Modification Fee	\$ 5.00*
▶ Recurring Fee	\$ 2.00*
Cashiers Check	\$ 7.00
Check Cashing (if account balance <\$100)	\$ 10.00
Check Printing	Prices Vary
Counter Checks (per check)	\$ 1.00
Deposit Bag (locked + 2 keys)	\$ 25.00
Deposit Bag (zipped)	\$ 5.00
Dormant Account (per month, if no activity within 12 months)	\$ 10.00*
Foreign Currency Order	\$ 5.00
Garnishment/Tax Levy	\$ 75.00
IRA Transfer Fee	\$ 50.00
ID TheftSmart - Restoration (per month)	\$ 3.00
ID TheftSmart - Credit Monitoring (per month)	\$ 6.00
Returned Deposit Item	\$ 6.00*
Stop Payment (including Bill Pay)	\$ 30.00*

Wire Transfers

Domestic/Foreign - Incoming	\$ 20.00*
Domestic - Outgoing	\$ 30.00*
Foreign - Outgoing	\$ 50.00*

*Fees subject to State and Local Option Sales Tax

Locations and Hours

<p>Main Office 2101 S. Center St. (641) 753-5900</p> <p>Branch Office 29 S. Center St. (641) 752-7005</p>	<p>Drive-Up M-Th: 8am - 5:00pm Fri: 8am - 5:30pm Sat: 9am - 12pm</p> <p>Drive-Up M-Th: 8am - 5:00pm Fri: 8am - 5:30pm Sat: Closed</p>	<p>Lobby M-F: 9am - 4:30pm Sat: Closed</p> <p>Lobby M-Sat: Closed</p>
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**EXCEEDING
YOUR EXPECTATIONS**