



<b>Bank Fee Schedule</b>	<b>Effective January 2024</b>
ATM/Check Card Replacement	\$5.00
ATM/Check Card Expedited Replacement	Up to \$65.00
<b>Check Cashing (non-customer)</b>	
Less than \$100	No fee
\$100 and above	\$10.00/check
<b>Nonsufficient Funds<sup>1</sup></b>	
Overdraft - paid item fee	\$35/item - \$5/item for items \$5 or less
Nonsufficient Funds – returned item fee	\$35/item - \$5/item for items \$5 or less
<b>Online Banking</b>	
Online Banking	No charge
Bill Payment Next Business Day Rush	\$34.95/check payment
Bill Payment Second-Day Rush	\$29.95/check payment
Second-Day Electronic Delivery (Economy)	\$6.95/check payment
<b>Domestic Wires</b>	
Incoming	\$10.00
Outgoing	\$25.00
Outgoing Online Banking <sup>2</sup>	\$10.00
Notification	\$5.00
<b>Foreign Wires</b>	
Incoming	\$20.00
Outgoing	\$45.00
Notification	\$5.00
Return Item Special Handling	\$30.00/month
Stop Payment	\$25.00/item
Online Banking Stop Payment	\$10.00/item
Telephone Transfers	\$2.00/transfer, free on Telebank
Directo A Mexico	\$5.00/transfer
Account Closure if within 6 months <sup>3</sup>	\$15.00
Account Statement Printout	\$5.00 plus \$25.00/hr (minimum \$15.00)
Account Research/Reconcile	\$5.00/stmt plus \$25.00/hr (minimum \$15.00)
Copies of Checks	\$0.50/page
Mailed Account Statement	\$5.00/month
with Check Images	\$6.00/month
Account Verification Letters	\$5.00
Canadian Item Deposited	\$5.00/item
Cashier's Checks	\$5.00/ea
Cashier's Check Reissuance/Indemnity	\$25.00
Coin Counting (non-customer)	10% of total counted

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Coin or Currency Orders	\$0.10/roll
	\$0.10/\$100 strap
Cash In Deposit <sup>3</sup>	\$0.13/\$100
Collection Item, Incoming and Outgoing	\$35.00
Dormant at Escheat <sup>4</sup>	up to \$85.00 at the time of escheatment
Checking Account Inactivity Fee <sup>5,3</sup>	\$5.00/month
Foreign Currency Order <sup>5</sup>	\$35.00
Garnishment/Levy Execution	\$50.00
Gift Cards	\$3.00
Money Orders	\$3.00/item
Locked Deposit Bag	\$25.00
Zippered Deposit Bag	\$5.00
Return Foreign Deposited Item	\$35.00/item
Custom Electronic Reporting Monthly	\$8.00/month
Account Analysis Statements	\$5.00/paper statement

### Additional Fees

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#### Safe Deposit Box Rental Fees<sup>6</sup>

Box Size	Annual Fee (customer)	Annual Fee (non-customer)
2"x5"	\$30.00	\$45.00
3"x5"	\$35.00	\$50.00
5"x5"	\$45.00	\$70.00
3"x10"	\$55.00	\$80.00
5"x10"	\$80.00	\$110.00
10"x10"	\$150.00	\$190.00

#### Additional Safe Deposit Box Fees<sup>6</sup>

Lost Key	\$25.00
Drilling	Up to \$300.00
Late Payment	10% of the annual fee

**Member FDIC. All fees are subject to change.** Additional fees may apply.

<sup>1</sup>Fee is charged for each presentment or submission. You will be charged a NSF fee when we return, reject, or pay transactions against your account that would exceed your available balance. A transaction that you have authorized (such as a check or an ACH debit) may be presented or submitted multiple times and you could be charged multiple NSF fees on the same item if we return or reject the transaction multiple times.

<sup>2</sup>Available with Online Banking Cash Management.

<sup>3</sup>Charged on certain business and consumer accounts.

<sup>4</sup>Dormant accounts escheated to the State of Minnesota after three years of lost customer contact.

<sup>5</sup>Checking account inactivity fee applicable after 12 months of no customer initiated activity.

<sup>6</sup>Box sizes vary by location. Not all locations offer Safe Deposit Boxes. Safe Deposit Boxes are not FDIC insured.



### Digital Banking

Digital Banking TM One-time Setup Fee	\$50
Digital Banking TM – Self Admin.	\$45/month
Digital Banking TM – Bank Admin.	\$50/month
Digital Banking – Basic	No Charge
Digital Banking with Bill Pay	No Charge
Bill Payment Next Business Day Rush	\$34.95/check payment
Bill Payment Second-Day Rush Token	\$29.95/check payment
2nd-Day Electronic Delivery (Economy)	\$6.95/check payment
Token Replacement (Physical)	\$50/token
Token Replacement (Electronic)	\$25/token

### ACH Origination<sup>1</sup>

One-time Setup Fee	\$50
Same Day ACH Origination	\$10/month
Per Item Fee	\$0.17/transaction
ACH Batch	\$8
SFTP One-time Setup Fee	\$150
SFTP Monthly Maintenance	\$125/month
Prefunding Monthly Maintenance	\$25/month
Notification of Change (NOC)	\$3/item
Returned Items	\$6/item
Same-Day File Limit Change Request	\$100
Late ACH File Process Request	\$100
ACH File Correction	\$25

### Domestic Wires

Incoming	\$10
Outgoing	\$25
Outgoing via Digital Banking <sup>1</sup>	\$10
Notification	\$5
Special Request Outgoing Wire(s)	\$100

### International Wires

Incoming	\$20
Outgoing - Foreign or US Currency	\$45
Notification	\$5

### Remote Deposit Capture

One-time Setup Fee – per installation	\$80
Monthly Maintenance - Mobile App Only	\$20
Monthly Maintenance – Single Feed	\$50/month
Monthly Maintenance – Multi-Feed	\$90/month
Monthly Maintenance - Mobile/Single Feed Bundle	\$60/month
Monthly Maintenance - Mobile/Multi-Feed Bundle	\$100/month
Additional Location Maintenance	\$15/month
Reinstallation Fee	\$80
Deposit Adjustment Fee	\$25
Check Adjustment Fee	\$5

### Mobile Banking

Monthly Maintenance	No Charge
Mobile Deposit	No Charge



### Check Positive Pay

One-time Setup Fee	\$50
Monthly Maintenance	\$30
Monthly Maintenance – Additional Accounts	\$15/account
Exception Items	\$15/occurrence
Return Item	\$4/item
Decision Modification	\$25/occurrence

### ACH Positive Pay

One-time Setup Fee	\$50
ACH Debit Filter Monthly Maintenance	\$25/month
ACH Debit Block Monthly Maintenance	\$15/month

### Sweep Services

One-Way Sweep Monthly Maintenance	\$75/month
Two-Way Sweep Monthly Maintenance	\$150/month
Investment Sweep – One or Two-Way	\$50/month
Zero Balance Account Monthly Maintenance	\$25/month
Overdraft Protection	\$10/occurrence

### Lockbox Services

One-time Setup Fee	\$200
Monthly Maintenance	\$125/account
Deposits	\$0.75/deposit
Deposited Items	\$0.45/item
Unprocessed Items	\$0.45/item
Document Scanned	\$0.45/item
Data Capture per Keystroke	\$0.01/keystroke
Additional Reporting	\$20/month
US Mail per day	\$3/day

### Miscellaneous Services

Returned Item Special Handling	\$30/month
Return Item – International	\$35/item
Stop Payment – Voice	\$25/item
Stop Payment – Online Banking <sup>1</sup>	\$10/item
Mailed Account Statement	\$5/month
with Check Images	\$6/month
eStatements	No Charge
Account Analysis Statements – Online	No Charge
Account Analysis Statements – Paper	\$5/month
Coin or Currency Orders	\$0.10/roll
	\$0.10/\$100 strap
Cash In Deposit <sup>2</sup>	\$0.13/\$100
Custom Electronic Reporting Monthly	\$8/month

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<sup>1</sup>Available with Online Banking

<sup>2</sup>Charged on certain business accounts.