

Bank Fee Schedule **Effective Apr. 1, 2020**

ATM/Check Card Replacement	\$5.00
ATM/Check Card Expedited Replacement	Up to \$65.00
Check Cashing (non-customer)	
Less than \$100	No fee
\$100 and above	\$10.00/check
Nonsufficient Funds	
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
Online Banking	
Online Banking	No Charge
Online Banking w/Bill Pay	\$10.00/month
Bill Payment Next Business Day Rush	\$19.95/check payment
Bill Payment Second-Day Rush	\$14.95/check payment
Domestic Wires	
Incoming ¹	\$10.00
Outgoing ¹	\$25.00
Outgoing Online Banking ^{1,6}	\$10.00
Notification	\$5.00
Foreign Wires	
Incoming ¹	\$20.00
Outgoing ¹	\$45.00
Notification	\$5.00
Negative Balance Fee ^{4,5}	\$30.00
Re-Deposited/Chargeback Item	\$4.00/item
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	\$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	
Rise Account	\$2.00/month
Key and Platinum Accounts	\$4.95/month

Account Verification Letters	\$5.00
Canadian Item Deposited	\$5.00/item
Cashier's Checks	\$5.00/each
Cashier's Check Reissuance/Indemnity	\$25.00
Coin Counting (non-customer)	10% of total counted
Coin or Currency Orders	\$0.10/roll \$0.10/\$100 strap
Cash In Deposit ⁷	\$0.13/\$100
Collection Item, Incoming and Outgoing	\$35.00
Dormant at Escheat ²	Up to \$85.00 at the time of escheatment
Checking Account Inactivity Fee ³	\$5.00/month
Foreign Currency Order ³	\$35.00/month
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

Safe Deposit Box Rental Fees⁹

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

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

Member FDIC. All fees are subject to change. ¹\$1.00 additional fee if notification is requested on any wire transfer. ²Dormant accounts escheated to the State of Minnesota after three years of lost customer contact. ³Checking account inactivity fee applicable after 12 months of no customer initiated activity. ⁴Fee charged after 7th business day and each consecutive 7 business day period the account is overdrawn. ⁵Nonsufficient funds and overdraft charges are imposed for any overdraft created by a check, in-person, withdrawal, electronic debit, or other means as applicable on all checking or savings accounts. ⁶Available with Online Banking Cash Management. ⁷Charged on certain business accounts. ⁸Additional fees may apply. ⁹Box sizes vary by location. Not all locations offer Safe Deposit Boxes. Safe Deposit Boxes are not FDIC insured.