



Bank Fee Schedule **Effective November 2021**

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	\$34.95/check payment
Bill Payment Second-Day Rush	\$29.95/check payment
Second-Day Electronic Delivery (Economy)	\$6.95/check payment
Domestic Wires	
Incoming	\$10.00
Outgoing	\$25.00
Outgoing Online Banking ⁵	\$10.00
Notification	\$5.00
Foreign Wires	
Incoming	\$20.00
Outgoing	\$45.00
Notification	\$5.00
Negative Balance Fee ^{3,4}	\$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 ⁶	\$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

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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 ⁶	\$0.13/\$100
Collection Item, Incoming and Outgoing	\$35.00
Dormant at Escheat ¹	up to \$85.00 at the time of escheatment
Checking Account Inactivity Fee ^{2,6}	\$5.00/month
Foreign Currency Order ²	\$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

Safe Deposit Box Rental Fees⁷

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 Fees⁷

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.

¹Dormant accounts escheated to the State of Minnesota after three years of lost customer contact. ²Checking account inactivity fee applicable after 12 months of no customer initiated activity. ³Fee charged after 5th business day and each consecutive 5 business day period the account is overdrawn. ⁴Nonsufficient 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. ⁵Available with Online Banking Cash Management. ⁶Charged on certain business and consumer accounts. ⁷Box sizes vary by location. Not all locations offer Safe Deposit Boxes. Safe Deposit Boxes are not FDIC insured.

Online Banking

Online Banking TM One-time Setup Fee	\$50
Online Banking TM – Self Admin.	\$40/month
Online Banking TM – Bank Admin. Online Banking – Basic	\$50/month
Online Banking with Bill Pay	No Charge
Bill Payment Next Business Day Rush	\$10/month
Bill Payment Second-Day Rush Token	\$34.95/check payment
2nd-Day Electronic Delivery (Economy) Replacement (Physical)	\$29.95/check payment
Token Replacement (Electronic)	\$6.95/check payment
	\$50/token
	\$25/token

ACH Origination¹

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

Domestic Wires

Incoming/Outgoing	\$10
Outgoing via Online Banking ¹	\$25
Notification	\$10
Special Request Outgoing Wire(s)	\$5
	\$100

International Wires

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

EZ Deposit Remote Capture

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

Mobile Banking

Monthly Maintenance/Mobile Deposit	No Charge
	\$10/month

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
Redeposited Return Items	\$4/item
Return Item – International	\$35/item
Stop Payment – Voice	\$25/item
Stop Payment – Online Banking ¹	\$10/item
Mailed Account Statement with Check Images	\$5/month
eStatements	\$6/month
Account Analysis Statements – Online	No Charge
Account Analysis Statements – Paper	No Charge
	\$5/month
Coin or Currency Orders	\$0.10/roll
	\$0.10/\$100 strap
Cash In Deposit ²	\$0.13/\$100
Custom Electronic Reporting Monthly	\$8/month