

Fee Schedule

Savings Account Fees

Dormant Account Fee—Monthly.....	\$5.00
<i>(No activity for 24 months and no other active accounts)</i>	
Re-open Savings Account Fee	\$10.00
Invalid Address Fee	\$5.00

Money Market Account Fees

Below Minimum Balance Fee.....	\$5.00
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Checking Account Fees

Plus Checking Below Minimum Balance Fee	\$5.00
Classic Checking Below Minimum Balance Fee	\$3.00
Business Plus Checking Below Min. Balance Fee....	\$10.00
Basic Checking per Check Charge	\$0.15
<i>(first 30 drafts/month cleared free)</i>	
Basic Business Checking per Check Charge	\$0.15
<i>(first 30 drafts/month cleared free)</i>	
Non-sufficient Funds Returned Fee	\$28.00
Courtesy Pay Fee	\$28.00
Stop Payment <i>(per check)</i>	\$15.00
Check Image*	\$3.00
History Printout* <i>(last 30 days free)</i>	\$2.00
Statement Copy**	\$2.00
Account Research.....	\$25.00/hr
Acct. Balance Assistance <i>(2 mos. free)</i>	\$25.00/hr
IDSafe Choice Recovery Service.....	\$1.25/month

Check Cashing Fees***

All Checks	
\$100 or less	\$5.00
\$100.01 to \$500.....	\$7.50
\$500.01 to \$1,000.....	\$10.00
For more than \$1,000	will be deposited

Coin and Currency Fees

If a business does not have at least \$500 in savings and/or an active checking or savings account, the following fees will be incurred for picking up coin or currency:

Coin.....	\$0.10/roll
Currency	\$0.30/\$100

Foreign Items

Cash letter <i>(US or Foreign Funds)</i>	\$10.00
Collection <i>(US or Foreign Funds)</i>	\$30.00

Certificates of Deposit

Early Withdrawal <i>(12 mos. and under)</i>	1 month's interest
Early Withdrawal <i>(over 12 months)</i>	3 month's interest

Wire Transfers

Domestic—Outgoing.....	\$10.00
International Wire	\$45.00
International Wire Cancel.....	\$10.00

ATM and Check Card Fees

Replace Card	\$5.00
Business Check Card <i>(ea. add'l after two)</i>	\$3.00

Mastercard Credit Card Fees

Late Fee <i>(after 10 days)</i>	\$20.00
Statement/Document Copy Fee.....	\$2.00
Replace Card	\$5.00
Return Check Fee	\$25.00
Rush Fee.....	\$25.00
Foreign Transaction Fee	1%

Safe Deposit Box Fees

3 x 5.....	\$12.00
5 x 5.....	\$18.00
3 x 10.....	\$24.00
5 x 10.....	\$36.00
10 x 10.....	\$72.00
Drill/Replace Lock <i>(includes keys)</i>	\$165.00
Replace One Key	\$15.00

Shared Branch Fees

First 10 transactions per month.....	FREE
Additional transactions	\$1.00/transaction

Miscellaneous Service Fees

Phone Payment Processing Fee.....	\$10.00
Loan Payment Book	\$5.00
Photocopy <i>(per page)</i>	\$0.10
Fax <i>(long distance outgoing)</i> first page	\$2.00
Additional pages <i>(each)</i> \$0.50	
Fax/Scan <i>(local outgoing)</i> first page	\$1.00
Additional pages <i>(each)</i> \$0.25	
Fax <i>(incoming)</i>	\$.50/page
Fax <i>(international outgoing)</i>	\$10 surcharge
Collection item <i>(incoming)</i>	
Members..... \$10.00	
Non-members..... \$15.00	
Cashier's Check <i>(one free per day)</i>	\$1.00
Cashier's Check Copy.....	\$3.00
Cashier's Check Stop Payment	\$20.00
Money Order	\$1.00
Visa Gift Card.....	\$2.50
ACH Stop Payment	\$15.00
ACH Return	\$28.00
Levy or Garnishment.....	\$30.00
Non-Member Coin Machine	5% of total
Duplicate Lien Release	\$10.00

* Available free online with eBranch.

**Available free online with eStatements.

***Check cashing fees will not apply if the following pertain to your account: you are 20 years of age or younger, you have an average daily balance in savings of \$200, you have an active checking account, you have a loan or have had a loan in the past 12 months, you have a Minnco Mastercard.

