

# Service Charges

## Account

Dormant Account Fee—Monthly <i>(No activity for 24 months and no other active accounts)</i>	\$5.00
Re-open Savings Account Fee	\$10.00
Invalid Address Fee	\$10.00
Plus Checking Below Minimum Balance Fee	\$5.00
Classic Checking Below Minimum Balance Fee	\$3.00
Business Plus Checking Below Min. Balance Fee	\$5.00
Basic Checking per Check Charge <i>(first 30 drafts/month cleared free)</i>	\$0.15
Basic Business Checking per Check Charge <i>(first 30 drafts/month cleared free)</i>	\$0.15
Non-sufficient Funds Returned Fee	\$30.00
Courtesy Pay Fee	\$30.00
Stop Payment <i>(per check)</i>	\$25.00
ACH Stop Payment	\$25.00
ACH Return	\$30.00
Check Image* <i>(Add \$1.00 if requested by mail)</i>	\$5.00
History Printout* <i>(last 30 days free)</i> <i>(Add \$1.00 if requested by mail)</i>	\$3.00
Statement Copy** <i>(Add \$1.00 if requested by mail)</i>	\$3.00
Account Research	\$30.00/hr
Acct. Balance Assistance <i>(2 mos. free)</i>	\$30.00/hr
IDSafe Choice Recovery Service	\$1.75/month

## WINcentive Early Withdrawal

First Withdrawal	\$10.00
Second Withdrawal	\$25.00
Third Withdrawal	Account Closure

## Money Market Account

Below Minimum Balance Fee	\$5.00
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## Coin and Currency

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>	\$15.00
Collection <i>(US or Foreign Funds)</i>	\$30.00

## Term Share Certificates

Early Withdrawal <i>(12 mos. and under)</i>	90 days interest
Early Withdrawal <i>(over 12 months)</i>	180 days interest

## Wire Transfers

Domestic-Outgoing	\$15.00
International Wire	\$50.00
International Wire Cancel	\$25.00

## ATM and Check Card

Replace Card	\$10.00
Duplicate Card	\$15.00
Business Check Card <i>(ea. add'l after two)</i>	\$3.00
Rush Fee	\$30.00

## Safe Deposit Box

*(annually)*

3 x 5	\$20.00
5 x 5	\$30.00
3 x 10	\$40.00
5 x 10	\$60.00
10 x 10	\$80.00
Drill/Replace Lock <i>(includes keys)</i>	\$250.00
Replace One Key	\$25.00

## Shared Branch

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

## Miscellaneous Service Charges

Phone Payment Processing Fee	\$15.00
Photocopy <i>(per page)</i>	\$0.10
Fax <i>(outgoing)</i> first page	\$3.00
Additional pages <i>(each)</i>	\$0.50
Collection item <i>(incoming)</i>	
Members	\$10.00
Non-members	\$15.00
Cashier's Check <i>(one free per day)</i>	\$5.00
Cashier's Check Copy	\$3.00
Cashier's Check Stop Payment	\$20.00
Money Order <i>(one free per day)</i>	\$5.00
Levy or Garnishment	\$100.00
Non-Member Coin Machine	5% of total
Duplicate Lien Release	\$10.00
Non-Member Notary	\$5.00
Skip a Pay	\$30.00
Loan Payment Due Date Change	\$25.00
Duplicate Mortgage Satisfaction	\$20.00



Andover · Big Lake · Cambridge · Isanti  
Minnco Center · North Branch · Princeton · Vadnais Heights

\* Available free online with online banking.

\*\* 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.

# Service Charges

## Mastercard Platinum Plus, Platinum & Preferred Credit Card

Late Fee* (after 10 days) .....	\$20.00
<i>(*Late Payment and returned payment fee is either the fee amount or the amount of the required minimum payment, whichever is less.)</i>	
Statement/Document Copy Fee .....	\$5.00
Replacement Card .....	\$10.00
Return Check Fee* .....	\$25.00
Rush Fee .....	\$25.00
Foreign Transaction Fee .....	1%

## Mastercard Variable Rewards & Business Credit Card

Late Fee* (if not paid by 1 <sup>st</sup> of month) .....	\$25.00
Statement/Document Copy Fee .....	\$5.00
Replacement Card .....	\$10.00
Return Check Fee* .....	\$25.00
Rush Fee .....	\$25.00
Foreign Transaction Fee .....	1%
Balance Transfer Fee (Finance Charge) .....	\$5.00 or 3%
<i>of each balance transfer, whichever is greater – not offered on Business Credit Cards</i>	
Cash Advance Fee (Finance Charge) .....	\$5.00 or 3%
<i>of the amount of each balance transfer, whichever is greater – not offered on Business Credit Cards</i>	

*(\*Late Payment and returned payment fee is either the fee amount or the amount of the required minimum payment, whichever is less.)*