

Service Fee Schedule

Product/Service	Fee	Product/Service	Fee
Account balancing assistance	\$25/hour - \$12.50 min. *	Inactivity fee - DDA - after 12 months	\$5.00 per month *
Account closing fee (within 90 days of opening, initiated by customer)	\$25.00 *	Inactivity fee - Savings - after 24 months	\$5.00 per month
ACH origination (cross border) (single/recurring customer)	\$12.00 *	Incoming fax, per page, limit of 5 pages	FREE
ACH origination (domestic) (single/recurring customer)	\$3.00 *	IRA excess contribution maintenance	\$15.00
Amortization schedule	\$10.00	IRA external transfer fee	\$25.00
ATM card (monthly fee for permanent card)	\$1.00 *	IRA withdrawal within 6 months of opening	\$25.00
ATM card replacement fee	\$10.00 *	IRA withdrawals by check (1st free per year)	\$5.00
ATM card set up fee - permanent card	\$5.00 *	Life Line of Credit advance fee	\$5.00 *
ATM card set up fee - temporary card	FREE	Mail international statement, per statement	\$5.00 *
ATM usage fee - (for ATMs not owned by this bank)	\$1.00 *	Money orders (customer)	\$4.00 *
Automatic transfer service per overdraft (\$100 increments)	\$5.00 *	Municipal Bond Collection/Redemption	\$25.00 per envelope
Automatic transfer service per service charge (\$100 increments)	\$5.00 *	Negative balance closing fee - initiated by Bank	\$25.00 *
Balance inquiry by telephone	FREE	Night deposit bag with lock	\$20.00 *
Cashier check (customer)	\$5.00 *	Night deposit bag without lock (after 1)	\$5.00 *
Certified letter	\$5.00 *	Night deposit key, additional key (first 2 FREE)	\$5.00 *
Check Card - initial setup	FREE	Notary service (customer)	FREE
Check Card - Photo Card - initial setup	FREE	Notary service (non-customer)	\$5.00
Check Card - replacement fee for lost card	\$10.00 *	NSF max per day	Unlimited
Check Card - Photo Card - replacement fee for lost card	\$10.00 *	NSF per item (Created by check, in-person withdrawal, ATM withdrawal or other electronic means paid or returned by bank, includes savings accounts as of 02/01/2010)	\$27.00 *
Check Card - PIN change	FREE	Online Banking - Consumers	FREE
Check Card dispute fee	\$25.00 *	Online Bill Pay	FREE
Check Card rush fee	\$50.00 *	Online Cash Manager (OCM) - Basic Package	FREE
Check cashing (non-customer, w/agreement)	\$5.00	Online Cash Manager - Deluxe Package	\$35.00/mo*, \$75 setup *
Coin counting (non-customer)	5% (min. \$5.00)	Online Cash Manager - Bill Pay	\$5.95/mo, \$0.45 per payment over 10 per month *
Coin/Currency orders (customer)	FREE	OCM - Stop Payment	\$27.00 *
Coin/Currency orders (non-customer)	2% of order	OCM - Deluxe - domestic outgoing wire transfer	\$15.00 *
Collection items - domestic & Canadian	\$18.00	OCM - ACH file origination (No File Fee)	\$0.10 per item *
Collection items - international	\$50.00 + Costs	OCM - ACH funds transfer origination	\$0.10 per item *
Combined Statements	FREE	Ordering of Real Estate taxes	FREE
Copy of check	\$3.00 *	Outgoing fax (per page)	\$2.00
Counter checks Plus documentation of a recent check order	\$1.00 each *	Photocopy (per page)	\$0.25
Credit verifications - loans or deposits	FREE	Remote Deposit Capture- initial setup	\$250.00*
Empty ATM deposit envelope	\$30.00 *	Remote Deposit Capture- monthly fee	\$50.00*
Escheat fee	\$30.00	Research Fee	\$30/hour - \$15 min. *
e-Z Money transfer (external transfer service)	\$5.00 *	Returned deposit item (charged back)	\$5.00*
Foreign currency (in-stock)	Current Exchange Rate	Returned deposit item (reclearing)	\$3.00 per item *
Foreign currency (2nd day/next day delivery)	\$15/\$20	Returned mail/statement	\$5.00
Foreign draft (2nd day delivery)	\$20.00	Safe deposit box 30 days past due (1 time charge)	20% (\$5 min, \$25 max)
Foreign draft (next day delivery)	\$35.00	Safe deposit box drilling	\$200.00
Garnishment/Levy	\$50.00 *	Safe deposit box key replacement (if no deposit)	\$15.00
Gift Card (\$25-\$500 value)	\$6.00	Safe deposit box key deposit	\$15.00
Hold statement (per month)	\$3.00 *	Safe deposit box rental (per year)	Sizes vary per location
Image statement (per cycle)	\$3.00 *		



800.247.4418 www.midwestone.com
 Equal Housing Lender Member FDIC

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Product/Service	Fee
2 x 5	\$12.00
3 x 5	\$15.00
4 x 5	\$17.50
3 x 6	\$18.00
5 x 5	\$20.00
3 x 10	\$25.00
4 x 10	\$35.00
5 x 8	\$40.00
5 x 10	\$40.00
8 x 10	\$50.00
10 x 10	\$60.00
12 x 15	\$100.00
15 x 15	\$150.00
Secure Statement	FREE
Signature guarantee (customer only)	FREE
Special handling request	Varies*
Special statement cutoff request, per occurrence	\$5.00*
Special statement handling, monthly	\$5.00*
Statement copy	\$5.00 *
Stop payment	\$27.00*

Product/Service	Fee
Telebanc	FREE
Telebanc fax	\$2.00
Telephone transfer fee- less than \$1000	\$5.00*
Telephone transfer fee- \$1000 or greater	FREE
Travelers Checks- special orders only	\$15.00 + shipping
TravelMoney card	\$10.00
TravelMoney card- additional card fee	\$3.00
TravelMoney card- reload fee	\$5.00
TravelMoney card- monthly fee	\$2.50
Unknown address per month	\$5.00 *
US Savings Bond Issued/Redeemed	FREE
Wire transfer- domestic outgoing	\$20.00 *
Wire transfer- incoming	\$5.00 *
Wire transfer- incoming (special handling/notification of incoming)	\$5.00 *
Wire transfer- international investigation	FREE
Wire transfer- international outgoing	\$40.00 *
Wire transfer- international stop pay	\$40.00 *
Wire transfer- international trace	\$45.00 *
Wire transfer- EFTPS request	\$50.00*