

Customer Charges		
Account Balancing Assistance	\$25.00	per hour (one hour minimum)
Account Research	\$25.00	per hour (one hour minimum) plus
	\$1.00	per copy of statement or check w/research
Account Closing Fee within 90 days of opening	\$20.00	
ACH Origination	\$5.00	per set-up or change
ACH-Return Item Fee	\$5.00	per item
*Visa Check Card Annual Fee (after the first year)	\$12.00	per year
Replace Visa Check Card or PIN	\$12.00	each
Change Visa Check Card PIN	\$12.00	each
Visa Check Card Dollar Withdrawal Limitations	\$310.00	in cash per 24 hour period
	\$500.00	in POS transactions per 24 hours
	\$1,000.00	in pinned POS transactions per 24 hours
Cash Advance on non-MSB bank cards	\$5.00	per withdrawal
Cashiers Check Purchase	\$5.00	flat fee
Collection Item Fee	\$10.00	per item
Copy of Statement, Check or Account Activity	\$2.50	per item
Deposited Items Returned Unpaid	\$5.00	per item
*Dormant & Inactive Accounts	\$5.00	per month on dormant accounts
Inactive @ 6 months/Dormant @ 12 months		
Empty ATM Deposit Envelope	\$25.00	per deposit
Fax	\$3.00	outgoing
	\$0.50	incoming
Garnishments & Levies	\$50.00	each
*Insufficient Funds Transfer	\$4.00	per time
IRA External Rollover/Transfer	\$25.00	per IRA
Medallion Signature Guarantee	\$200.00	per time
Mobile Banking	Free	
Mobile Deposit Fee	\$0.99	per deposit
MySecureBanking Online	Free	
MySecureBanking Online- Bill Payment	Free	
Overdraft Fee	\$32.00	per item (maximum of 5)
Return Non-Sufficient Funds (NSF) Check Fee	\$32.00	per item, per presentment
Photocopies	\$0.20	per sheet
Safe Deposit Box Drilling	\$?	locksmith fee
Safe Deposit Box Key Replacement	\$15.00	per key
Safe Deposit Box -Annual Rent	\$?	depends on size of box
Safe Deposit Box - Past Due Fee	\$5.00	per month
*Statements-Mailing Fee-Paper Statement	\$2.50	per statement
*Statements-Paper Image Statement Fee	\$7.50	per month
E-Statements With or Without Images	Free	
*Stop Payment	\$32.00	per item
*Authorization Revoked	\$32.00	per item
Telephone Transfers	Free	
Undeliverable Mail	\$3.00	per item
Wire Transfers	\$20.00	outgoing-customer
Foreign Wire Transfers	\$40.00	outgoing-customer
(based on incoming fee to the bank)	varies	incoming-customer
Non Customer Charges:		
ATM Surcharge	\$3.50	non-customer withdrawals at our ATM's
Cash tax refund card	\$5.00	
Cash advance	\$5.00	
Change counting	10%	total amount
Check Cashing Fee	\$3.00	per check not drawn on MSB up to \$1,000
	\$5.00	per check not drawn on MSB over \$1,000
Notary	\$5.00	per item
Wire Transfers	\$15.00	incoming - non customer
	\$50.00	outgoing - non customer
Foreign Wire Transfers	\$50.00	incoming - non customer
*Iowa State Sales Tax Applies		