

PERSONAL FEE SCHEDULE

Effective Feb. 1, 2025.

The following fees may be assessed against your account and the following transactions limitations, if any, apply to your account:

Account Closed within Six Months of Opening	\$30.00*
Account Research	\$40.00* per hour
ACH Individual (processed 1st, 5th, or 15th or 25th of the month)	
Incoming Loan Payments	No fee
Transfers (incoming and outgoing)	\$2.00
Automatic Balance Transfer	\$5.00*
Cards	
ATM Cards (no longer offered)	\$20.00 annual fee per card*
Debit Cards	No fee
Temporary Debit Cards, Replacement, and Additional Debit or ATM Cards	\$10.00*
Cashier's Check	\$8.00
Coin Processing (non-customers)	3% or a \$5.00 minimum
Collection Charges (incoming or outgoing, including coupon)	\$25.00
Dormant Account Monthly Fee	\$20.00*
(An account is dormant if you have made no deposits or withdrawals for 24 months. Fee waived for Kids First Savings Accounts.)	
Foreign Check Deposited	\$10.00*
Foreign Currency	
Customer	\$7.00
Non-Customer	5% (\$10.00 minimum)
Foreign Draft	\$40.00*
Garnishment/Levy (as permitted)	\$80.00
ID TheftSmart (per household, per month)	\$4.00
ID TheftSmart with Credit Monitoring (per person, per month)	\$8.00
Medallion Stamp	\$40.00 for the first stamp, \$20.00 for each additional stamp
Non-First National Bank ATM Deposits in Excess of Two Per Month	\$4.00*
Notary Services (non-customers)	\$5.00
Overdraft Returned (per presentation)	No Fee
Overdraft Paid Items	\$35.00
(Overdrafts may be caused by checks, in-person withdrawals and electronic withdrawals. Overdraft items are processed and paid with the lowest items being paid first to the highest item being paid last, not in the order in which they occur.)	
Returned Deposit Item	\$7.00*
Safe Deposit Box Monthly Late Payment Fee	\$15.00
Statements	
Online with check images (all accounts)	No Fee
Printed with check images (per statement for Simple Cash Back and Interest Rewards Checking Accounts)	\$5.00*
Reprint (per statement)	\$5.00*
Foreign Monthly Statement Mailing	\$15.00*
Stop Payments (each)	\$34.00*
Undeliverable Mail	\$7.00*
Wire Transfers	
Outgoing	\$35.00*
Incoming	\$15.00*
Foreign Wire Transfers	
Outgoing/Fed.	\$60.00*
Incoming	\$15.00*

We may require not less than 7 days notice in writing before each withdrawals from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice on penalty for early withdrawal.

*Fees subject to Iowa State Sales Tax and Local Option Tax.

Please refer to our separate rate schedule for the interest rates and annual percentage yields on the disclosed accounts.