

FEE SCHEDULE

Common Features & Service Fees/Charges
400 Florence Ave
PO Box 123
Lowry, MN 56349-0123



We may require not less than 7 days notice in writing before each withdrawal from any 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 of Penalty for early withdrawal.

The bank retains discretion not to honor checks or authorize transactions. Service Charges may cause overdrafts and your account may be charged fees, as stated below.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Balancing and Research Per Hour	\$15.00
Affidavit of Forgery	\$20.00
Bill Pay Monthly Non-Usage Fee (less than one transaction every 30 days) Per Month	\$5.00
Cashier's Checks	\$4.00
Check Cashing (Non-Customer) Free for less than \$500.00; \$5.00 for \$500.00-\$900.00; \$10.00 for \$1,000.00 or more	
Coin Counting (Non-Customer)	\$5.00
Collection Item	\$15.00
Copy of Cancelled Checks Per Check	\$1.00
Counter Checks Per Check	\$0.50
Dormant Account Transferred to State	\$25.00
Dormant Accounts- Money Market Savings and Savings Account is dormant if for 730 days you have made no deposit or withdrawals to the account, or a Checking account is dormant if for 183 days you have made no deposits or withdrawals to the account: \$2.50/ month if balance less than \$25.00	
Fax- Incoming/Outgoing \$2.00/up to 5 pages \$5.00/6 or more pages	
Garnishment/Levy	\$50.00
Indemnity Bond	\$20.00
IRA Closing Fee	\$30.00
Money Orders	\$2.00
Notary (Non-Customer)	\$1.00
Photo Copies Per Page	\$0.25
Replacement Debit or ATM Card	\$10.00
Safe Deposit Box Drilling- Actual Cost	
Safe Deposit Box Key Replacement	\$25.00
Statement Reprint/Account Activity Printout Per Statement	\$2.00
Stop Payments	\$20.00
VISA PrePaid Gift Card	\$3.95
VISA PrePaid Travel Card	\$8.00
Wire Transfer- All Incoming	\$10.00
Wire Transfer- Domestic Outgoing	\$20.00
Wire Transfer- Foreign Outgoing	\$40.00
Wire Transfer- Foreign Currency Outgoing	\$45.00
Returned Deposited Item/Chargeback	\$3.00
Item Returned for Non-Sufficient Funds	\$25.00
Overdraft Per Item for overdrafts created by check, draft, or other electronic means	\$18.00
Continuous Overdraft - Each business day after 4 business days	\$2.00