

Business Service Fee Schedule

Effective February 15, 2021

Product/Service	Fee	Product/Service	Fee
Account Balancing Assistance (\$25.00 minimum)	\$25.00/hour*	Overdraft Fee Per item created by check, in-person withdrawal, ATM withdrawal, returned deposit items, or other electronic means; includes savings accounts.	
Account Closing		Overdraft Fee	\$35.00
Initiated by Customer, within 90 days of opening	\$25.00*	Nonsufficient Funds (NSF) Fee	\$35.00
Negative Balance Closing Fee	\$25.00*	Automatic Transfer Fee (transfer from a MidWestOne deposit account to cover overdrafts in \$100 increments)	\$10.00/transfer*
ATM Card	\$1.00/month*	Photocopy, Printout, Fax Copy	\$0.50/page*
ATM Card Set Up Fee	\$5.00*	Positive Pay	
Card Replacement Fee	\$5.00*	ACH	1st Account \$35.00/mo* Each Addl. Acct. \$25.00/mo*
Empty ATM Deposit Envelope	\$30.00*	Check	\$35.00/mo* Per issued item \$0.05*
Non-MidWestOne ATM Usage	\$1.00*	Remote Deposit Capture	\$40.00/mo*
Branch Supplied Currency (waived if less than \$5.00/month)	\$1.30 per \$1,000*	Research (\$25.00 minimum)	\$25.00/hour*
Business Debit Card - initial setup	No Fee	Returned Deposit Items	
Replacement Card	\$5.00*	Returned Item Fee	\$8.00/item*
Rush Order	\$50.00*	International Collection Return	\$25.00/item*
Non-MidWestOne ATM Usage	\$1.00*	Safe Deposit Box	Varies by location
Business Mobile Banking¹		30 Days Past Due	\$15.00
Deposited Item Fee	\$0.50/item*	Replacement Key Fee	\$25.00
Business Online Banking (OCM)		Drilling and New Lock/Key Fee	\$250.00
Automated Clearing House (ACH) origination	\$3.00/file; \$0.10/item*	Statements	
Return Item Fee	\$5.00/item*	Electronic Statements	No Fee
Notification of Change (NOC)	\$5.00/item*	Mail International Statement	\$5.00/statement*
Online Wire Transfer (domestic)	\$25.00/transfer*	Paper Stmt (Non-image or image)	\$5.00/statement*
Online Wire Transfer (international)	\$45.00/transfer*	Statement Copy	\$5.00/statement*
Same Day ACH	\$1.25/item*	Special Cutoff Request	\$5.00/occurrence*
Checks		Stop Payment	\$35.00/item*
Counter Checks	\$1.00 each*	Sweep Services	
Copy of Check	\$1.00*	Zero Balance Account	\$25.00/month*
Check Cashing		Line of Credit or Repurchase	\$75.00/month*
checks payable to non-customers drawn on MidWestOne Bank business accounts		Priority	\$100.00/month*
Checks less than \$500.00	\$3.00	Teller's Check (available to customers)	\$5.00*
Checks \$500 or more	\$5.00	Unknown Address	\$5.00/month*
Collection Items		Wire Transfer	
Incoming Domestic	\$30.00/item*	Domestic (incoming)	\$10.00*
International - Provisional	\$10.00/item*	International (incoming)	\$15.00*
International - Final	\$50.00 + Cost/item*	Domestic (outgoing)	\$30.00*
Continuous Overdraft	No Fee	International (outgoing)	\$50.00*
Escheatment (Iowa Only)	\$50.00	Electronic Federal Tax Payment System request (EFTPS)	\$50.00/request*
Foreign Currency Exchange	\$20.00 + Exchange Rate		
Garnishment/Levy	\$100.00		
Lockbox (if available)			
Setup Fee	\$75.00*		
Item Fee	\$0.30/item*		
Monthly Fee	\$125.00*		
Night Deposit Bags			
Zipper Bag	\$5.00*		
Lock Bag	\$25.00*		
Notary Service/Signature Guarantee (as available)	No Fee		

¹Message and data rates may apply

*Iowa state sales tax applies on accounts maintained at Iowa bank locations