

Consumer Service Fee Schedule

Effective April 1, 2019

Product/Service	Fee	Product/Service	Fee
Account Balancing Assistance (\$25.00 minimum)	\$25.00/hour*	IRA	
Account Closing		Withdrawals by check (1/year at no cost)	\$5.00
Negative Balance Closing Fee	\$25.00*	Excess Contribution Maintenance	\$25.00
Initiated by Customer, within 90 days of opening	\$25.00*	Transaction Adjustment	\$25.00
ACH (Automated Clearing House) - as available		External Transfer Fee	\$25.00
Origination (Domestic - Single/Recurring customer)	\$3.00/transaction*	Notary Service/Signature Guarantee (as available)	No Fee
Returns/Notification of Change (NOC) Processing	\$5.00/transaction*	Overdraft Fee	
ATM Card	\$1.00/month*	<i>Per item created by check, in-person withdrawal, ATM withdrawal, returned deposit items, or other electronic means; includes savings accounts. Maximum of \$175.00 per day. No charge on daily overdraft balances of \$5.00 or less.</i>	
ATM Card Set Up Fee	\$5.00*	Overdraft Fee	\$35.00/item
Card Replacement Fee	\$10.00*	Nonsufficient Funds (NSF) Fee	\$35.00/item
Empty ATM Deposit Envelope	\$30.00*	Automatic Transfer Fee	\$10.00/transfer*
Non-MidWestOne ATM Usage	\$1.00*	<i>(transfer from a MWO deposit account to cover overdrafts, in \$100 increments)</i>	
Bill Pay		Photocopy, Printout, Fax Copy	\$0.50/page*
Consumer Bill Pay Service	No Fee	Research (\$25.00 minimum)	\$25.00/hour*
Account to Account (A2A) Transfer Service	\$2.00/outbound transaction*	Returned Deposit Items	
Same-Day Bill Payment Fee	\$9.95*	Returned Item Fee	\$8.00/item*
Overnight Check Fee	\$14.95*	International Collection Return	\$25.00/item*
Checks		Safe Deposit Box	Varies by location
Counter Checks	\$1.00 each*	30 Days Past Due	\$15.00
Copy of Check	\$1.00*	Replacement Key Fee	\$25.00
Check Cashing		Drilling and New Lock/Key Fee	\$250.00
<i>Checks payable to non-customers drawn on a customer's business account</i>		Statements	
Checks less than \$500.00	\$3.00	Electronic Statement	No Fee
Checks \$500 or more	\$5.00	Paper Statement (Non-image or image)	\$3.00/statement*
Collection Items		Mail International Statement	\$5.00/statement*
Incoming Domestic	\$30.00/item*	Statement Copy	\$5.00/statement*
International - Provisional	\$10.00/item*	Special Cutoff Request	\$5.00/occurrence*
International - Final	\$50.00 + Cost/item*	Stop Payment	\$35.00/item*
Debit Cards		Teller's Check (available to customers)	\$5.00*
Standard Debit Card - initial setup	No Fee	Unknown Address	\$5.00/month*
OneCard Initial Setup Fee	\$10.00*	Wire Transfer	
Card Replacement Fee	\$10.00*	Domestic (incoming)	\$10.00*
Rush Order (Standard Card Only)	\$50.00*	International (incoming)	\$15.00*
Non-MidWestOne ATM Usage	\$1.00*	Domestic (outgoing)	\$30.00*
Escheatment (Iowa Only)	\$50.00	International (outgoing)	\$50.00*
Foreign Currency Exchange	\$20.00 + exchange rate	Health Savings Account (HSA)	
Garnishment/Levy	\$100.00	HSA Debit Card - initial setup	No Fee
Health Savings Account (HSA)		Excess Contribution Maintenance/Transaction Adjustment	\$25.00*
HSA Debit Card - initial setup	No Fee	External Transfer Fee	\$25.00*
Excess Contribution Maintenance/Transaction Adjustment	\$25.00*		
External Transfer Fee	\$25.00*		

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