

Business Service Fee Schedule

Product/Service	Fee
Account Balancing Assistance (\$25.00 minimum)	\$25.00/hour*
Account Closing Initiated by Customer, within 90 days of opening	\$25.00*
Negative Balance Closing Fee	\$25.00*
Branch Supplied Currency (waived if less than \$5.00/month)	\$1.30 per \$1,000*
Business Debit Card & ATM Card Initial Set Up	No Fee
Replacement Card	No Fee
Rush Order	\$50.00*
Non-MidWestOne ATM Usage	\$2.00*
Empty ATM Deposit Envelope	\$30.00
Currency Conversion Fee	1.00% of transaction
Cross Border Fee	1.00% of transaction
Business Mobile Banking¹ Deposited Item Fee	No Fee
Checks Copy of Check	\$1.00*
Check Cashing checks payable to non-customers drawn on MidWestOne Bank business accounts	
Checks less than \$500.00	\$3.00
Checks \$500 or more	\$5.00
Collection Items Incoming Domestic	\$30.00/item*
International - Provisional	\$10.00/item*
International - Final	\$50.00 + Cost/item*
Continuous Overdraft	No Fee
Escheatment (Iowa Only)	\$50.00
Foreign Currency Exchange	\$20.00 + Exchange Rate
Garnishment/Levy	\$100.00
Night Deposit Bags Zipper Bag	\$5.00*
Lock Bag	\$25.00*
Notary Service/Signature Guarantee (as available)	No Fee

Product/Service	Fee
Overdraft Fee Per item created by check, in-person withdrawal, ATM withdrawal, returned deposit items, or other electronic means; includes savings accounts. An item or transaction that is returned and later represented to us may result in you incurring additional fees, such as multiple nonsufficient funds (NSF) fees each time that item or transaction is presented.	
Overdraft Fee	\$35.00
Nonsufficient Funds (NSF) Fee	\$35.00
Automatic Transfer Fee (transfer from a MidWestOne deposit account to cover overdrafts in \$100 increments)	\$10.00/transfer*
Photocopy, Printout, Fax Copy	\$0.50/page*
Research (\$25.00 minimum)	\$25.00/hour*
Returned Deposit Items Returned Item Fee	\$8.00/item*
International Collection Return	\$25.00/item*
Safe Deposit Box	Varies by location
30 Days Past Due	\$15.00
Replacement Key Fee	\$25.00
Drilling and New Lock/Key Fee	\$250.00
Statements Electronic Statements	No Fee
Mail International Statement	\$5.00/statement*
Paper Stmt (Non-image or image)	\$5.00/statement*
Statement Copy	\$5.00/statement*
Special Cutoff Request	\$5.00/occurrence*
Stop Payment	\$35.00/item*
Teller's Check (available to customers)	\$5.00*
Unknown Address	\$5.00/month*
Wire Transfer Domestic (incoming)	\$10.00*
International (incoming)	\$15.00*
Domestic (outgoing)	\$30.00*
International (outgoing)	\$50.00*
Electronic Federal Tax Payment System request (EFTPS)	\$50.00/request*

¹Message and data rates may apply

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