

Consumer Service Fee Schedule

Effective: January 1, 2025

Product/Service	Fee
Account Balancing Assistance (\$25.00 minimum)	\$25.00/hour*
Account Closing	
Negative Balance Closing Fee	\$25.00*
Initiated by Customer, within 90 days of opening	\$25.00*
Bill Pay	
Consumer Bill Pay Service	No Fee
Account to Account (A2A) Transfer Service	\$2.00/outbound transaction*
Same-Day Bill Payment Fee	\$9.95*
Overnight Check Fee	\$14.95*
Checks	
Copy of Check	\$1.00*
Check Cashing	
<i>Checks payable to non-customers drawn on a customer's business account</i>	
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*
Debit Cards & ATM Cards	
Standard Debit Card - initial setup	No Fee
OneCard Initial Setup Fee	\$10.00*
Rush Order (Standard Card Only)	\$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
Escheatment (Iowa Only)	\$50.00
Foreign Currency Exchange	\$20.00 + exchange rate
Garnishment/Levy	\$100.00
Health Savings Account (HSA)	
HSA Debit Card - initial setup	No Fee
Excess Contribution Maintenance/Transaction Adjustment	\$25.00*
External Transfer Fee	\$25.00*

Product/Service	Fee
IRA	
Withdrawals by check (1/year at no cost)	\$5.00
Excess Contribution Maintenance	\$25.00
Transaction Adjustment	\$25.00
External Transfer Fee	\$25.00
Notary Service/Signature Guarantee (as available)	No Fee
Overdraft Fee	
<i>Per item created by check, in-person withdrawal, ATM withdrawal, returned deposit items, or other electronic means; includes savings accounts. Maximum of \$140.00 per day. 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. There will be no overdrafts charged on the following: daily account balances overdrawn by \$5.00 or less; or transactions in the amount of \$5.00 or less.</i>	
Overdraft Fee	\$35.00/item
Nonsufficient Funds (NSF) Fee	\$35.00/item
Photocopy, Printout, Fax Copy	\$0.50/page*
Research (\$25.00 minimum)	\$25.00/hour*
Returned Deposit Items	
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 Statement	No Fee
Paper Stmt (Non-image or image)	\$3.00/statement*
Mail International Statement	\$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*

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