

# Consumer Service Fee Schedule

Effective December 14, 2020

Product/Service	Fee	Product/Service	Fee
<b>Account Balancing Assistance</b> (\$25.00 minimum)	\$25.00/hour*	<b>IRA</b>	
<b>Account Closing</b>		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
<b>ACH (Automated Clearing House) - as available</b>		External Transfer Fee	\$25.00
Origination (Domestic - Single/Recurring customer)	\$3.00/transaction*	<b>Notary Service/Signature Guarantee (as available)</b>	No Fee
Returns/Notification of Change (NOC) Processing	\$5.00/transaction*	<b>Overdraft Fee</b>	
<b>ATM Card</b>	\$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>	
<b>Bill Pay</b>		<b>Photocopy, Printout, Fax Copy</b>	\$0.50/page*
Consumer Bill Pay Service	No Fee	<b>Research (\$25.00 minimum)</b>	\$25.00/hour*
Account to Account (A2A) Transfer Service	\$2.00/outbound transaction*	<b>Returned Deposit Items</b>	
Same-Day Bill Payment Fee	\$9.95*	Returned Item Fee	\$8.00/item*
Overnight Check Fee	\$14.95*	International Collection Return	\$25.00/item*
<b>Checks</b>		<b>Safe Deposit Box</b>	Varies by location
Counter Checks	\$1.00 each*	30 Days Past Due	\$15.00
Copy of Check	\$1.00*	Replacement Key Fee	\$25.00
<b>Check Cashing</b>		Drilling and New Lock/Key Fee	\$250.00
<i>Checks payable to non-customers drawn on a customer's business account</i>		<b>Statements</b>	
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*
<b>Collection Items</b>		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*	<b>Stop Payment</b>	\$35.00/item*
<b>Debit Cards</b>		<b>Teller's Check</b> (available to customers)	\$5.00*
Standard Debit Card - initial setup	No Fee	<b>Unknown Address</b>	\$5.00/month*
OneCard Initial Setup Fee	\$10.00*	<b>Wire Transfer</b>	
Card Replacement Fee	\$5.00*	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*
<b>Escheatment (Iowa Only)</b>	\$50.00	International (outgoing)	\$50.00*
<b>Foreign Currency Exchange</b>	\$20.00 + exchange rate	<b>Garnishment/Levy</b>	\$100.00
<b>Health Savings Account (HSA)</b>		<b>HSA Debit Card - initial setup</b>	No Fee
HSA Debit Card - initial setup	No Fee	Excess Contribution Maintenance/Transaction Adjustment	\$25.00*
Excess Contribution Maintenance/Transaction Adjustment	\$25.00*	External Transfer Fee	\$25.00*
External Transfer Fee	\$25.00*		

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