

PERSONAL FEE SCHEDULE

Effective June 1, 2022.

Account Closed within Six Months of Opening	\$30.00*
Account Research	\$40.00* per hour
ACH Individual (processed 1st, 5th, or 15th or 25th of the month)	
Incoming Loan Payments	No fee
Transfers (incoming and outgoing)	\$2.00
Automatic Balance Transfer	\$5.00*
Cards	
ATM Cards (no longer offered)	\$20.00 annual fee per card*
Debit Cards	No fee
Temporary Debit Cards, Replacement, and Additional Debit or ATM Cards	\$10.00*
Cashier's Check	\$8.00
Coin Processing (non-customers)	3% or a \$5.00 minimum
Collection Charges (incoming or outgoing, including coupon)	\$25.00
Dormant Account Monthly Fee	\$20.00*
(An account is dormant if you have made no deposits or withdrawals for 24 months. Fee waived for Kids First Savings Accounts.)	
Foreign Check Deposited	\$10.00*
Foreign Currency	
Customer	\$7.00
Non-Customer	3% (\$10.00 minimum)
Foreign Draft	\$40.00*
Garnishment/Levy (as permitted)	\$80.00
ID TheftSmart (per household, per month)	\$4.00
ID TheftSmart with Credit Monitoring (per person, per month)	\$8.00
Medallion Stamp	\$40.00 for the first stamp, \$10.00 for each additional stamp
Non-First National Bank ATM Deposits in Excess of Two Per Statement Cycle	\$4.00*
Overdraft Returned (per presentation)	No Fee
Overdraft Paid Items	\$35.00
(Overdrafts may be caused by checks, in-person withdrawals and electronic withdrawals. Overdraft items are processed and paid with the lowest items being paid first to the highest item being paid last, not in the order in which they occur.)	
Returned Deposit Item	\$7.00*
Safe Deposit Box Monthly Late Payment Fee	\$15.00
Statements	
Online with check images (all accounts)	No Fee
Printed with check images (per statement for Simple Cash Back and Interest Rewards Checking Accounts)	\$4.00*
Reprint (per statement)	\$4.00*
Foreign Monthly Statement Mailing	\$15.00*
Stop Payments (each)	\$34.00*
Undeliverable Mail	\$7.00*
Wire Transfers	
Outgoing	\$35.00*
Incoming	\$15.00*
Foreign Wire Transfers	
Outgoing/Fed	\$60.00*
Incoming	\$15.00*

*Fees subject to Iowa State Sales Tax and Local Option Tax.