

# Business Service Fee Schedule

Effective July 20, 2017

PRODUCT/SERVICE	FEE
Account Balancing Assistance (\$25.00 minimum)	\$25.00/hour*
Account Closing	
Initiated by customer, within 90 days of opening	\$25.00*
Initiated by MidWestOne Bank, negative balance	\$25.00*
ATM	
Withdrawal/Usage Fee (ATMs not owned by MidWestOne Bank)	\$1.00*
ATM card	\$1.00/month*
ATM card set up fee	\$5.00*
ATM card replacement fee	\$10.00*
Empty ATM deposit envelope	\$30.00*
Business Debit Card - initial setup	No Fee
Replacement card	\$10.00*
Rush order	\$50.00*
Business Mobile Banking <sup>1</sup>	
Deposited Item Fee	\$0.50/item*
Business Online Banking/Online Cash Manager (OCM)	
ACH (Automated Clearing House) origination	\$3.00/file; \$0.10/item*
Return Item Fee	\$5.00/item*
Notification of Change (NOC)	\$5.00/item*
Online wire transfer (domestic)	\$15.00*
Online wire transfer (international)	\$35.00*
Checks	
Counter checks	\$1.00 each*
Copy of check	\$3.00*
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	\$18.00/item
International - Provisional	\$10.00/item
International - Final	\$50.00 + Cost/item
Continuous Overdraft	No Fee
Escheatment (Iowa Only)	\$30.00
Foreign Services	
Foreign Currency Exchange	\$20.00 + Exchange Rate
Garnishment/Levy	\$100.00*
Lockbox (if available)	
Setup Fee	\$75.00*
Item Fee	\$.30/item*
Monthly Fee	\$125.00*
Night Deposit Bags	
Zipper Bag	\$5.00*
Lock Bag	\$25.00*
Notary Service/Signature Guarantee (as available)	No Fee
Overdraft Fee - Per item created by check, in-person withdrawal, ATM withdrawal, returned deposit items, or other electronic means; includes savings accounts. Maximum of \$192.00 per day.	
Overdraft fee	\$32.00*
Nonsufficient Funds (NSF) Fee	\$32.00*
Overdraft Sweep (\$100 increments)	\$5.00/transfer*

PRODUCT/SERVICE	FEE
Photocopy, Printout, Fax Copy	\$0.50/page*
Positive Pay	1 <sup>st</sup> Account    Each Addl Acct
ACH	\$50.00/mo*    \$30.00/mo*
Check	\$50.00/mo*    \$30.00/mo*
Reverse	\$40.00/mo*    \$40.00/mo*
Remote Deposit Capture	
Single feed scanner	\$30.00/month*
Automatic feed scanner	\$45.00/month*
Research (\$25.00 minimum)	\$25.00/hour + \$.50/copy*
Returned Deposit Items	
Chargeback Fee	\$4.00/item*
Redeposit Fee	\$4.00/item*
International Collection Return	\$25.00/item*
Returned mail	\$5.00*
Safe Deposit Box	Varies by location
30 Days past due	\$5.00
Replacement Key Fee	\$25.00
Drilling and New Lock/Key Fee	\$200.00
Statements	
Online Secure eStatements	No Fee
Mail international statement	\$5.00/statement*
Paper statement	\$5.00/statement*
Paper image statement	\$5.00/statement*
Statement copy	\$5.00/statement*
Special cutoff request	\$5.00/occurrence*
Statement handling	\$5.00/month*
Stop Payment	\$30.00/item*
Sweep Services	
Zero Balance Account	\$10.00/month*
Line of Credit or Repurchase	\$50.00/month*
Priority	\$75.00/month*
Telebanc Fax	\$2.00/fax*
Telephone Transfer Fee (less than \$1,000)	\$5.00/transfer*
Teller's Check (customer)	\$5.00
Unknown Address	\$5.00/month*
Wire Transfer	
Domestic (incoming)	\$5.00*
International (incoming)	\$10.00*
Domestic (outgoing)	\$20.00*
International (outgoing)	\$40.00*
International (stop pay)	\$40.00*
International Trace	\$40.00/trace*
Electronic Federal Tax Payment System (EFTPS) request	\$50.00/request*



800.247.4418  
MidWestOne.com



\*Iowa state sales tax applies on accounts maintained at Iowa bank locations <sup>1</sup>Message and data rates may apply.