

Consumer Service Fee Schedule

Effective February 1, 2018

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*
ACH (Automated Clearing House) - as available	
Origination (Domestic - Single/Recurring customer)	\$3.00/transaction*
Returns/Notification of Change (NOC) Processing	\$5.00/transaction*
ATM Card	\$1.00/month*
ATM Card Set Up Fee	\$5.00*
Card Replacement Fee	\$10.00*
Empty ATM Deposit Envelope	\$30.00*
Non MidWestOne ATM Usage	\$1.00*
Bill Pay	
Consumer Bill Pay Service	No Fee
Popmoney Person to Person (P2P) Transfer Service	\$0.50/transaction
Account to Account Transfer (A2A) Transfer Service	\$2.00/outbound transaction
Same-Day Bill Payment Fee	\$9.95
Overnight Check Fee	\$14.95
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
Debit Cards	
Standard Debit Card - initial setup	No Fee
OneCard Initial Setup Fee	\$10.00*
Card Replacement Fee	\$10.00*
Rush Order (Standard Card Only)	\$50.00*
Escheatment (Iowa Only)	\$30.00
Foreign Services	
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*
Identity Theft Restoration	\$2.00/month
IRA	
Withdrawals by Check (1 st at no cost per year)	\$5.00
Excess Contribution Maintenance/Transaction Adjustment	\$25.00
External Transfer Fee	\$25.00

PRODUCT/SERVICE	FEE
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 \$160.00 per day. No charge on daily overdraft balances of \$10.00 or less.	
Overdraft Fee	\$32.00/item
Nonsufficient Funds (NSF) Fee	\$32.00/item
Automatic Transfer Fee (transfer from a MWO deposit account to cover overdrafts, in \$100 increments)	\$5.00/transfer*
Photocopy, Printout, Fax Copy	\$0.50/page*
Research (\$25.00 minimum)	\$25.00/hour + \$.50/copy*
Returned Deposit Items	
Returned Item Fee	\$4.00/item*
Redeposited Item Fee	\$4.00/item*
International Collection Return	\$25.00/item*
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 eStatement	No Fee
Paper Statement (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	\$30.00/item*
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*



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