

# Consumer Service Fee Schedule

Effective January 2, 2017

PRODUCT/SERVICE	FEE
Account Balancing Assistance (\$25.00 minimum)	\$25.00/hour*
Account Closing	
Initiated by MidWestOne Bank, negative balance	\$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*
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*
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 Cards	
Standard Check Card - initial setup	No Fee
OneCard Custom Check Card - initial setup	\$10.00*
Replacement Card	\$10.00*
Card Special Handling	\$50.00*
Rush order (Standard Card only)	\$50.00*
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
Escheatment (Iowa Only)	\$30.00
Foreign Services	
Foreign Currency Exchange	\$20.00 + Exchange Rate
Garnishment/Levy	\$100.00
Health Savings Account (HSA)	
HSA Check Card - initial setup	No Fee
Excess contribution maintenance/Transaction Adjustment	\$25.00*
External Transfer Fee	\$25.00*
Identity Theft Restoration	\$2.00/month

PRODUCT/SERVICE	FEE
IRA	
Withdrawals by check (1 <sup>st</sup> at no cost per year)	\$5.00
Excess contribution maintenance/Transaction Adjustment	\$25.00
External Transfer Fee	\$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 \$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
Overdraft Sweep (\$100 increments)	\$5.00/transfer*
Photocopy, Printout, Fax Copy	\$0.50/page*
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 eStatement	No Fee
Paper statement	\$3.00/statement*
Paper image statement	\$3.00/statement*
Mail international 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*
Telebanc Fax	\$2.00/fax*
Teller's Check (customer)	\$5.00*
Telephone Transfer Fee (less than \$1,000)	\$5.00/transfer*
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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