

Limits and Fees Disclosure

Customer Charges

Account Balancing Assistance Fee	\$25.00 per hour (one hour minimum)
Account Research Fee	\$25.00 per hour (one hour minimum) plus \$1.00 per copy of statement or check w/research
<i>Account Closing Fee</i>	\$20.00, within 90 days of opening
ACH Transfer Fee	\$5.00 per set-up or change
ACH-Return Item Fee	\$5.00 per item
*Visa Check Card Annual Fee	\$12.00 per year (after the first year)
Replacement Visa Charge	\$12.00 per card
Visa Check Card Dollar Withdrawal Limitations	\$510.00 in cash per 24 hour period \$1,500.00 in POS transactions per 24 hours \$1,500.00 in pinned POS transactions per 24 hours
Cash Advance Fee	\$5.00 per withdrawal for non-MSB bank cards
Cashiers Check Fee	\$5.00 per check
Collection Item Fee	\$10.00 per item
Statement Reproduction Fee	\$2.50 per item
Returned Deposited Item Fee	\$5.00 per item
*Dormant Account Charge	\$5.00 per month on dormant accounts, dormant at 12 months of no activity
Empty ATM Deposit Envelope Fee	\$25.00 per deposit
Fax Fee	\$3.00 outgoing \$0.50 incoming
Garnishments Fee or Levy Fee	\$50.00 each
*Insufficient Funds Transfer Chg	\$4.00 per transfer
IRA Transfer Fee	\$25.00 per External Rollover/Transfer
Medallion Signature Guarantee	\$200.00 per time
Mobile Banking	Free
Service Charge	\$0.99 per mobile deposit
MySecureBanking Online MySecureBanking	Free
Online- Bill Payment	Free
Overdraft Fee	\$32.00 per item (maximum of 5)
Return Insufficient/Non-sufficient Funds (NSF) Fee	\$32.00 per item, per presentment
Photocopy Fee	\$0.20 per sheet
Safe Deposit Box Drilling Fee	\$ Locksmith fee
Safe Deposit Box Key Replacement Fee	\$15.00 per key
Safe Deposit Box Rent	\$ Annual fee depends on size of box
Safe Deposit Box Past Due Fee	\$5.00 per month
*Mailing Fee	\$2.50 per paper statement, per month
*Image Statement Fee	\$7.50 per paper statement, per month
E-Statements With or Without Images	Free
*Stop Payment Charge	\$32.00 per stop payment request
Telephone Transfers	Free
Undeliverable Mail Fee	\$3.00 per item
Wire Transfer Fee	\$20.00 outgoing domestic
Wire Transfer Fee	\$40.00 outgoing foreign

Non Customer Charges:

ATM Surcharge	\$3.50 non-customer withdrawals at our ATM's
Cash Advance Fee	\$5.00
Change Counting Fee	10% total amount
Check Cashing Fee	\$3.00 per check not drawn on MSB up to \$1,000 \$5.00 per check not drawn on MSB over \$1,000
Notary Fee	\$5.00 per item
Wire Transfer Fee	\$15.00 incoming domestic - non customer
Wire Transfer Fee	\$50.00 outgoing foreign -non customer
	\$50.00 incoming foreign - non customer

*Iowa State Sales Tax Applies