



You can rely on us.

Story City • Garner
Sep. 1, 2022

Fee Schedule

Account Closure	\$25.00	Online Bill Pay Service	Free
If closed within 6 months of opening		Non-Sufficient Funds for 1st Bill	\$41.00
Account Research/Reconciliation	\$25.00*	Each Bill Returned Thereafter	\$25.00
Per hour, \$12.50 minimum		Stop Payment Item Fee	\$32.00*
Account Watch Request	\$30.00*	Photocopy	\$.25
Cashiers Check	\$6.00	Returned Deposited Item Fee	\$3.00*
Check Copy	\$2.00*	Safe Deposit Box Annual Rent	
Check Orders	Prices Vary	Small Box 3" X 5"	\$18.00
Debit Card	Free	Medium Box 3" X 10"	\$36.00
Damaged Replacement Card	\$10.00*	Large Box 5" x 10"	\$48.00
Lost Replacement Card	\$20.00*	Extra Large Box 10" X 10"	\$72.00
Deposit Bag Locked (2 Keys)	\$20.00*	No insurance coverage is provided on box	
Deposit Bag Zipped	\$5.00*	contents by the FDIC or the Bank	
Deposit Book (Non-encoded)	\$13.00*	Safe Deposit Box - Additional Key	\$20.00
Dormant Account Fee per Month	\$10.00*	Safe Deposit Box - Drilling	At Cost
Checking/Savings no activity within 18 months		Statement Additional Copy	\$2.00*
Fax per page	\$1.00	Stop Payment Item Fee	\$20.00*
Foreign Currency Order	Cost	Transfer Fee - per occurrence	\$5.00*
Garnishment/Levy	Fees Vary Per Type	Automatic to maintain a minimum balance or prevent	
ID TheftSmart™		overdrafts (if transfer amount is not sufficient to cover	
Restoration	\$3.00	overdrafts an NSF fee of \$30.00 per item may also	
Per household, per month		apply)	
Credit Monitoring	\$6.00	Undeliverable Mail	\$5.00*
Per person, per month (includes restoration)		Per statement	
Medallion Signature Guarantee	\$40.00	Wire Transfer Fees	
Customers only		Wire Transfer - Incoming	\$15.00*
Night Deposit Replacement Key	\$10.00	Wire Transfer - Outgoing	\$20.00*
Non-Sufficient Funds (NSF)		Wire International - Incoming	\$15.00*
Each time an 'item' posts, causing an account to go to a		Wire International - Outgoing	\$48.00*
negative status, it may be subject to a PAID or RETURNED			
PRESENTED ITEM FEE , even if it is a re-presentation of			
a previous item. A non-sufficient funds item may be			
created by check, in-person withdrawal, ATM withdrawal,			
or other electronic means.			
Paid Overdraft Item Fee	\$30.00		
Per presentment			
Returned NSF Item Fee	\$30.00		
Per presentment			
Daily Maximum Fee per Account	\$150.00		

* Certain Fees may be subject to Sales Tax