

Business Service Fee Schedule

Effective April 10, 2019

Product/Service	Fee	Product/Service	Fee
Account Balancing Assistance ((\$25.00 minimum))	\$25.00/hour*	Overdraft Fee Per item created by check, in-person withdrawal, ATM withdrawal, returned deposit items, or other electronic means; includes savings accounts.	
Account Closing		Overdraft Fee	\$35.00
Initiated by Customer, within 90 days of opening	\$25.00*	Nonsufficient Funds (NSF) Fee	\$35.00
Negative Balance Closing Fee	\$25.00*	Automatic Transfer Fee (transfer from a MidWestOne deposit account to cover overdrafts in \$100 increments)	\$10.00/transfer*
ATM Card	\$1.00/month*	Photocopy, Printout, Fax Copy	\$0.50/page*
ATM Card Set Up Fee	\$5.00*	Positive Pay	
Card Replacement Fee	\$10.00*	ACH	1st Account \$35.00/mo* Each Addl. Acct. \$25.00/mo*
Empty ATM Deposit Envelope	\$30.00*	Check	\$35.00/mo*
Non-MidWestOne ATM Usage	\$1.00*	Per issued item	\$0.05*
Branch Supplied Currency (waived if less than \$5.00/month)	\$1.30 per \$1,000*	Remote Deposit Capture	\$40.00/mo*
Business Debit Card - initial setup	No Fee	Research (\$25.00 minimum)	\$25.00/hour*
Replacement Card	\$10.00*	Returned Deposit Items	
Rush Order	\$50.00*	Returned Item Fee	\$8.00/item*
Non-MidWestOne ATM Usage	\$1.00*	International Collection Return	\$25.00/item*
Business Mobile Banking¹		Safe Deposit Box	Varies by location
Deposited Item Fee	\$0.50/item*	30 Days Past Due	\$15.00
Business Online Banking (OCM)		Replacement Key Fee	\$25.00
Automated Clearing House (ACH) origination	\$3.00/file; \$0.10/item*	Drilling and New Lock/Key Fee	\$250.00
Return Item Fee	\$5.00/item*	Statements	
Notification of Change (NOC)	\$5.00/item*	Electronic Statements	No Fee
Online Wire Transfer (domestic)	\$25.00/transfer*	Mail International Statement	\$5.00/statement*
Online Wire Transfer (international)	\$45.00/transfer*	Paper Statement (Non-image or image)	\$5.00/statement*
Same Day ACH	\$1.25/item*	Statement Copy	\$5.00/statement*
Checks		Special Cutoff Request	\$5.00/occurrence*
Counter Checks	\$1.00 each*	Stop Payment	\$35.00/item*
Copy of Check	\$1.00*	Sweep Services	
Check Cashing checks payable to non-customers drawn on MidWestOne Bank business accounts		Zero Balance Account	\$25.00/month*
Checks less than \$500.00	\$3.00	Line of Credit or Repurchase	\$75.00/month*
Checks \$500 or more	\$5.00	Priority	\$100.00/month*
Collection Items		Teller's Check (available to customers)	\$5.00*
Incoming Domestic	\$30.00/item*	Unknown Address	\$5.00/month*
International - Provisional	\$10.00/item*		
International - Final	\$50.00 + Cost/item*		
Continuous Overdraft	No Fee		
Escheatment (Iowa Only)	\$50.00		
Foreign Currency Exchange	\$20.00 + Exchange Rate		
Garnishment/Levy	\$100.00		
Lockbox (if available)			
Setup Fee	\$75.00*		
Item Fee	\$0.30/item*		
Monthly Fee	\$125.00*		
Night Deposit Bags			
Zipper Bag	\$5.00*		
Lock Bag	\$25.00*		
Notary Service/Signature Guarantee (as available)	No Fee		

¹Message and data rates may apply

*Iowa state sales tax applies on accounts maintained at Iowa bank locations