

**FEE SCHEDULE**

**Common Features and Service Fees/Charges**

**Glenwood State Bank**  
**5 East Minnesota Avenue**  
**PO Box 197**  
**Glenwood MN 56334**



We may require not less than 7 days notice in writing before each withdrawal from any savings account, as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your Notice of Penalty for early withdrawal.

The bank retains discretion not to honor checks or authorize transactions. Service Charges may cause overdrafts and your account may be charged fees as stated below.

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Balancing and Research Per Hour	\$15.00
ACH Transfers (One time non-recurring)	\$20.00
Affidavit of Forgery	\$20.00
Bill Pay Monthly Non-Usage Fee (less than one transaction every 30 days)	\$5.00
Cashiers Checks	\$4.00
Check Cashing (non-customer) \$2.00/first \$100.00; \$1.00/each additional \$100.00; max \$10.00	
Coin Counting (non-customer) 1% of total or \$1.00 minim	
Collection Item	\$15.00
Copy of Cancelled Checks Per Check	\$1.00
Counter Checks (4)	\$1.00
Dormant Account Transferred to State	\$25.00
Dormant Accounts- A Savings Account is Dormant if for 730 days you have made no deposits or withdrawals to the account, or a checking or Money Market Savings account is dormant if for 183 days you have made no deposits or withdrawals to the account: \$2.50 per month if balance less than \$25.00	
FAX- Incoming or Outgoing \$2.00/first page, \$1.00/additional pages	
Garnishment/Levy	\$50.00
HSA Annual Maintenance Fee	\$36.00
HSA/IRA Closing Fee	\$30.00
Indemnity Bond	\$20.00
Money Order with Club Account	\$1.00
Money Orders	\$2.00
Notary (non-customer)	\$1.00
Photocopies Per Page	\$0.25
Ready Reserve Annual Fee	\$15.00
Replacement Debit or ATM Card	\$10.00
Safe Deposit Box Key Replacement	\$25.00
Safe Deposit Drilling- Actual Cost	
Statement Reprint/Account Activity Printout	\$2.00
Stop Payment	\$20.00
VISA Prepaid Gift Card	\$3.95
VISA Prepaid Travel Card	\$8.00
Wire Transfer - Foreign Currency Outgoing	\$45.00
Wire Transfer - Foreign Outgoing	\$40.00
Wire Transfer -All Incoming	\$10.00
Wire Transfer -Domestic Outgoing	\$20.00
Returned Deposited Item/Chargeback	\$3.00
Item Returned for Non-Sufficient Funds	\$15.00
You may be charged each time an item is resubmitted or re-presented	
Overdraft per Item- for overdrafts created by check, draft or other electronic means	\$15.00
Each day a check(s) or debit(s) is paid or returned and actual (ledger) account balance is:	
- \$1000 to - \$4999.99	an additional \$10
- \$5000 to - \$9999.99	an additional \$20
- \$10,000 +	an additional \$30
Continuous Overdraft - Each Business Day after 4 Business Days	\$2.00