

MISCELLANEOUS FEES AND CHARGES

December 7, 2018

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Overdraft Charges

Paid Item Overdraft Fee: \$30.00 fee applies to each overdraft created by check, in-person withdrawal, ATM withdrawal, or other electronic means
Return Item Fee: \$30.00 fee applies to each overdraft created by check, in-person withdrawal, ATM withdrawal, or other electronic means

Stop Payments

Exact Amount: \$30.00 (*) (**) plus tax
Lost Check Book: \$40.00 (*) (**) plus tax

Statement Fees

Duplicate Statements Produced for Original Statement: \$10.00/statement
Assistance In Reconciling: \$40.00/hr
Reproduction and Research of Accounts: \$40.00/hr
Paper Statement Fee: \$3.00 (*) (**); no paper statement fee with monthly electronic statements

Official Checks

Money Orders: \$3.00/check
Cashiers Checks: \$5.00/check

Check Cashing Fees

Check Cashing Fees: Non-Customer: \$1.00 per \$100.00 of check amount presented for cash. Checks less than \$100.00 no check cashing fee.

Orders

Collection Item: 15.00 each

Transfers

Domestic Wire Transfer: \$25.00 per wire
Foreign Wire Transfer: \$60.00 each wire
Telephone Transfers: \$2.00 per Telephone Transfer
Overdraft Protection Fee: \$5.00 (*) (**)/month
Internal MBT Customer to Customer: Initial Setup \$5.00; Modifications \$5.00/each
External Account Automatic Funds Transfer: Initial Setup \$5.00; Per Transfer Fee \$1.00; Modifications \$5.00/each

Miscellaneous Fees

Out going Fax: \$7.50/fax plus \$.50/page
Copies: \$.35/each
Temporary Checks: \$.20/each check
Signature Guarantee Customer: \$50.00 each
Levy, Garnishment: \$50.00 each
Loan Amortization Schedule: \$10.00 each
Returned Mail Fee: \$5.00
Account Closed within 90 days of opening: \$25.00 at time of account closing
Bill Pay Item Fee: \$.50 (*) (**) per item

ATM/Debit Card Fees

Lost or Stolen Card - 2nd or 3rd Card: \$10.00 (*) (**) each card
Lost or Stolen Card - 4th or 5th Card: \$15.00 (*) (**) per card
Lost or Stolen Card - 6th or more Cards: \$25.00 (*) (**) per card

Coin Counting

MBT Customer: Free
Non-Customer: 10% of total/\$3.00 minimum

* All fees marked with an asterisk (*) are subject to Iowa state sales tax of 5.000%.

** All fees marked with two asterisk (**) are subject to Iowa local sales tax of 2.000%.