



**MBT**Bank

www.mbtbank.bank | Member FDIC  
Revised 6/22/2023

# FEE SCHEDULE

## Miscellaneous Charges & Fees

\*All fees marked with an asterisk (\*) are subject to Iowa state sales tax of 6.00%  
\*\*All fees marked with two asterisk (\*\*) are subject to Iowa local sales tax of 1.00%.

The following fees and charges may be assessed against your account:

### Overdraft Charges

Fees apply to each overdraft created by a check, in-person withdrawal, ATM withdrawal, or other electronic means  
Paid Item Overdraft Fee..... \$30.00 each overdraft  
Return Item Fee..... \$30.00 each overdraft

### Stop Payments

Exact Amount ..... \$30.00 (\*)(\*\*) plus tax  
Lost Checkbook ..... \$40.00 (\*)(\*\*) plus tax

### Statement Fee

Duplicate Statements Produced for Original Statement ..... \$10.00/statement  
Assistance in Reconciling..... \$40.00/hour  
Reproduction & Research of Accounts ..... \$40.00/hour  
Paper Statement Fee ..... \$3.00(\*)(\*\*)  
Waived with monthly electronic statements

### Official Checks

Money Orders ..... \$5.00/check  
Cashiers Checks ..... \$7.00/check

### 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

### Business Currency Order..... Free

Expedited Business Currency Order ..... Fed Rate  
Non-Customer Business Currency Order..... Fed Rate

### Transfer

Domestic Wire Transfer ..... \$25.00/wire  
Foreign Wire Transfer ..... \$60.00/wire  
Telephone Transfer ..... \$2.00/phone transfer  
Overdraft Protection Fee..... \$5.00/transfer (\*)(\*\*)

### Internal MBT Customer to Customer \*\*\*

Initial Setup..... \$5.00  
Modification..... \$5.00 each

### External Account Automatic Funds Transfer (AFT)\*\*\*

Initial Setup..... \$5.00  
Per Transfer Fee ..... \$1.00  
Modifications ..... \$5.00 each

\*\*\*Fees do not apply for customer initiated transfers through digital banking.

### Miscellaneous Fees

Outgoing Fax..... \$7.50 + \$0.50/page  
Copies..... \$0.35/page  
Counter Checks..... \$2.00/page (4 checks)  
Signature Guarantee (MBT Customer Only) ..... \$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  
Business Bill Pay Item Fee..... \$0.50/item (\*)(\*\*)

### Debit Card Fees

Instant Issuance..... \$15.00/card (\*)(\*\*)  
Lost or Stolen Card - 2nd or 3rd Card ..... \$10.00/card (\*)(\*\*)  
Lost or Stolen Card - 4th or 5th Card..... \$15.00/card (\*)(\*\*)  
Lost or Stolen Card - 6th or more Card..... \$25.00/card (\*)(\*\*)

### Coin Counting

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

### Safe Deposit Box

Replace Key ..... \$25.00 each  
Lock Replacement ..... At Cost

### Box sizes vary based on branch

2x5 ..... \$12.00  
3x5 ..... \$20.00  
4x5 ..... \$25.00  
5x5 ..... \$30.00  
3x10 ..... \$40.00  
5x10 ..... \$45.00  
6x10 ..... \$50.00  
8x10 ..... \$70.00  
10x10 ..... \$70.00

## Questions? Contact us at:

**1-800-872-5630**

or stop by any location

Clear Lake | Forest City | Lake Mills

Austin | Blooming Prairie | Dodge Center | Hayfield

Mantorville | Rochester