

This document is for CRA purposes and may not reflect current pricing.



**MBT**Bank

www.mbtbank.bank | Member FDIC  
Updated 08/04/2025

# 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 .....\$5.00(\*)(\*\*)  
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

### Currency Orders

Business Currency Order ..... Free  
Expedited Business Currency Order ..... \$100  
Non-Customer Business Currency Order..... \$100  
Special Fed Order Fee..... \$100 per order  
Foreign Currency Order Fee ..... \$20 per order  
Non-Customer Change Order Fee .....5% or \$10, whichever is greater

### 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  
Non-Customer Notary 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 (\*)(\*\*)  
Bill Pay Return Item Fee (Consumer/Business)..... \$15.00/item (\*)(\*\*)  
Collection Item ..... \$15.00 each  
Money Service Business Fee ..... Monthly flat fee based on custom activity

### Debit Card Fees

Instant Issuance..... \$20.00/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  
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