



*Minimum
balance to open*

*Minimum balance
to avoid
maintenance fee*

Fees & Service Charges

	<i>Minimum balance to open</i>	<i>Minimum balance to avoid maintenance fee</i>	<i>Fees & Service Charges</i>
CHECKING ACCOUNT	\$100	-	\$3.00 maintenance fee if account balance falls below \$250 any day of the monthly statement cycle \$2.00 maintenance fee if account is at least \$250 but falls below \$500 any day of the monthly statement cycle \$1.00 maintenance fee if account balance does not fall below \$500 any day of the monthly statement cycle Debit items fee of \$.05 for each debit transaction
NOW ACCOUNT (Checking with interest)	\$1,000	\$1,000	\$5.00 maintenance fee if account balance falls below \$1,000 any day of the monthly statement cycle Debit items fee of \$.15 for each debit transaction
MONEY MARKET (Limited transaction account with interest)	\$1,000	\$1,000	\$7.50 maintenance fee if account balance falls below \$1,000 any day of the monthly statement cycle Debit items fee of \$5.00 for each debit transaction in excess of six per monthly statement cycle
SAVINGS ACCOUNT (Traditional savings)	\$25	-	Debit items fee of \$1.00 for each debit transaction in excess of six per monthly statement cycle
GRAND SLAM SAVINGS (Tiered savings account, higher rates on higher balances)	\$25	-	Debit items fee of \$5.00 for each debit transaction in excess of six per monthly statement cycle

**Benton County State Bank
Truth-In-Savings Fee Disclosure**

Effective January 1, 2023, the following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Overdrafts and Nonsufficient Funds

Overdraft (each debit or check paid)	\$ 25.00 each
Nonsufficient Funds (NSF) item	\$ 25.00 each

See page 2 for more information: UNDERSTANDING and AVOIDING OVERDRAFT and NONSUFFICIENT FUNDS (NSF) FEES

Debit Card and ATM Cards

Replace lost ATM or Debit Card	\$ 20.00 each
ATM Cash Withdrawal (except at ATMs owned by BCSB)	\$ 1.00 /transaction
Transfer funds to another account at ATMs (except at ATMs owned by BCSB)	\$ 1.00 /transfer

Account Statements

Additional statements, pick up	\$ 5.00 each
Additional statements, mailed to others	\$ 6.00 each

Wire Transfers

Domestic Wire Transfers (Incoming and Outgoing)	\$ 30.00 each
International Wire Transfers (Incoming & Outgoing)	\$ 45.00 each

Miscellaneous Fees

Account Balancing Assistance	\$ 30.00 per hour
Account Research	\$ 30.00 per hour
Check Printing (fee depends on style of check ordered)	-----
Collection Item	\$ 10.00 each
Counter Check	\$ 0.25 each
Fax Machine	\$ 1.00 per page
Garnishments or Levies	\$ 50.00 /request
Lost Certificate of Deposit Indemnity Bond	\$ 50.00 each
Money Orders	\$ 2.00 each
Notary Fee (Non-Customer)	\$ 15.00 /request
Photocopies	\$ 0.50 per page
Stop Payments	\$ 20.00 each item
Stop Payments -ACH Items	\$ 25.00 each item
Dormant Account Fee	\$ 5.00 per month

An account is dormant if for 24 months you have made no deposits or withdrawals to the account and you have had no communication with us about your account(s).

Safe Deposit Boxes

Safe Deposit Box Rental	Rate varies with size
Safe Deposit Box Late Rental Fee	\$ 3.00
Safe Deposit Box Drilling	Actual cost
Replace Lost Safe Deposit Box Key	\$ 15.00

Iowa State sales tax will be charged where applicable.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn, Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned, in either situation, we can charge you a fee.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we *may* charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. **Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.**

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, by phone call, or coming into our office.

Other Things to Know about Overdraft and NSF Fees – The maximum amount of overdraft and NSF fees that you may incur on any single business day is \$150. There will be no overdraft charge assessed if on any day your account is overdrawn by \$25.00 or less. You may also set up an automatic transfer from another BCSB account to cover an overdraft. This service includes a \$10.00 transfer fee which is imposed each time a transfer is completed.

Please contact BCSB at (319) 454-6230 if at any time further clarification is needed.