

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

PILOT GROVE SAVINGS BANK
1341 PILOT GROVE ROAD
PILOT GROVE, IA 52648
(319)469-3951

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

*Fees are applied at the time of transaction. Sales tax may apply to certain items.

Account Balancing Assistance	\$25.00 per hour
Account Research	\$25.00 per hour
ATM Fees	

Fee for withdrawals in excess of five per calendar month per ATM/Debit card number for transactions done at ATM terminals not owned and serviced by our Bank. These ATM fees will be charged against your account at the end of each calendar month -\$.50 per withdrawal. There is no charge for deposits, transfers or inquiries.

Cash Mgmt Transfer Charge	\$2.00 per transfer
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Cash Management Transfer Charge - Consumer overdraft protection from savings to checking only.

Cashier's Checks	\$5.00
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Check Cashing

Non-consumer Not on-us check \$5.00 minimum or \$1.00 per \$100, whichever is larger. Customers, with the exception of minors under the age of 18, who fail to maintain a minimum collected balance of \$100, shall be subject to the check cashing charge.

Check Order Charge	Variable
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Coin/Currency Charges

Rolled Coin-\$0.08 per roll
Strapped Currency-\$0.30 per strap

Copy of Statement or Account Activity	\$1.00
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Counter Checks	\$1.00 per 10
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Charge Back Service Chg.	\$6.00
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Deposited checks (and other items) returned unpaid

Domestic Wire Transfers -- Outgoing	\$20.00
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Domestic Wire Transfers -- Incoming	\$15.00
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Foreign Wire Transfers -- Incoming	\$25.00
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Foreign Wire Transfers -- Outgoing	\$40.00
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Dormant Account Fee	\$5.00
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LIMITS AND FEES DISCLOSURE

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An account is dormant if for one year no deposits or withdrawals have been made to an account, not including interest payments, and has a balance less than \$100. Fee is charged each statement cycle.

Fax Service	\$1.00 per page
For outgoing or incoming fax	
Garnishments	\$30.00
IRA Transfer Fee - Outgoing Only	\$25.00
Levies	\$30.00
Night Deposit Bags with Locks	\$20.00
Non-Consumer account additional fee for each \$10,000 over the initial \$10,000 overdraft	\$10.00
Non-consumer account additional fee if account is overdrawn by \$1,000 or more.	\$10.00
NSF Service Charge - Paid	\$29.00 per item
Overdraft items may be created by check, draft, debit card, or similar order made by the depositor and payable to third parties.	
NSF Service Charge - Paid (Maximum per day)	\$145.00
Overdraft items may be created by check, draft, debit card, or similar order made by the depositor and payable to third parties.	
NSF Service Charge - Returned	\$29.00 per item
Nonsufficient fund items may be created by check, draft, debit card, or similar order made by the depositor and payable to third parties. If return items are presented multiple times for payment and funds are still not available to pay the item, the same item may be returned again and another NSF Service Charge - Returned fee may be assessed to you, regardless of the number of times the item has been presented for payment.	
NSF Service Charge - Returned (Maximum per day)	\$145.00
Nonsufficient fund items may be created by check, draft, debit card, or similar order made by the depositor and payable to third parties. If return items are presented multiple times for payment and funds are still not available to pay the item, the same item may be returned again and another NSF Service Charge - Returned fee may be assessed to you, regardless of the number of times the item has been presented for payment.	
Personal Money Orders	\$2.00 each
\$1,000 or less	
Photocopies	\$0.25 per copy
First five free	
Replace lost or damaged ATM card	\$10.00
Special Currency/Coin Orders	\$25.00
Includes Correspondent Bank Ordering Fees	
Stop Payments - All Items	\$30.00
Telephone Transfer of Funds (under \$100) from one account to another	\$2.00
Safe Deposit Box	Varies with size
Safe Deposit Box Drilling Fee	Subject to Provider charge