

Service Charges

Account

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|--|--------------|
| Dormant Account Fee—Monthly <i>(No activity for 24 months and no other active accounts)</i> | \$5.00 |
| Re-open Savings Account Fee | \$10.00 |
| Invalid Address Fee | \$10.00 |
| Plus Checking Below Minimum Balance Fee | \$5.00 |
| Classic Checking Below Minimum Balance Fee | \$3.00 |
| Business Plus Checking Below Min. Balance Fee | \$5.00 |
| Basic Checking per Check Charge <i>(first 30 drafts/month cleared free)</i> | \$0.15 |
| Basic Business Checking per Check Charge <i>(first 30 drafts/month cleared free)</i> | \$0.15 |
| Non-sufficient Funds Returned Fee | \$30.00 |
| Courtesy Pay Fee | \$30.00 |
| Stop Payment <i>(per check)</i> | \$25.00 |
| ACH Stop Payment | \$25.00 |
| ACH Return | \$30.00 |
| Check Image* <i>(Add \$1.00 if requested by mail)</i> | \$5.00 |
| History Printout* <i>(last 30 days free)</i> <i>(Add \$1.00 if requested by mail)</i> | \$3.00 |
| Statement Copy** <i>(Add \$1.00 if requested by mail)</i> | \$3.00 |
| Account Research | \$30.00/hr |
| Acct. Balance Assistance <i>(2 mos. free)</i> | \$30.00/hr |
| IDSafe Choice Recovery Service | \$1.75/month |

WINcentive Early Withdrawal

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|-------------------|-----------------|
| First Withdrawal | \$10.00 |
| Second Withdrawal | \$25.00 |
| Third Withdrawal | Account Closure |

Money Market Account

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|---------------------------|--------|
| Below Minimum Balance Fee | \$5.00 |
|---------------------------|--------|

Coin and Currency

If a business does not have at least \$500 in savings and/or an active checking or savings account, the following fees will be incurred for picking up coin or currency:

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|----------|--------------|
| Coin | \$0.10/roll |
| Currency | \$0.30/\$100 |

Foreign Items

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|--|---------|
| Cash letter <i>(US or Foreign Funds)</i> | \$15.00 |
| Collection <i>(US or Foreign Funds)</i> | \$30.00 |

Term Share Certificates

| | |
|---|-------------------|
| Early Withdrawal <i>(12 mos. and under)</i> | 90 days interest |
| Early Withdrawal <i>(over 12 months)</i> | 180 days interest |

Wire Transfers

| | |
|---------------------------|---------|
| Domestic-Outgoing | \$15.00 |
| International Wire | \$50.00 |
| International Wire Cancel | \$25.00 |

ATM and Check Card

| | |
|--|---------|
| Replace Card | \$10.00 |
| Duplicate Card | \$15.00 |
| Business Check Card <i>(ea. add'l after two)</i> | \$3.00 |
| Rush Fee | \$30.00 |

Mastercard Credit Card

| | |
|---------------------------------|---------|
| Late Fee <i>(after 10 days)</i> | \$20.00 |
| Statement/Document Copy Fee | \$5.00 |
| Replace Card | \$10.00 |
| Return Check Fee | \$25.00 |
| Rush Fee | \$25.00 |
| Foreign Transaction Fee | 1% |

Safe Deposit Box

(annually)

| | |
|---|----------|
| 3 x 5 | \$20.00 |
| 5 x 5 | \$30.00 |
| 3 x 10 | \$40.00 |
| 5 x 10 | \$60.00 |
| 10 x 10 | \$80.00 |
| Drill/Replace Lock <i>(includes keys)</i> | \$250.00 |
| Replace One Key | \$25.00 |

Shared Branch

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|---------------------------------|--------------------|
| First 10 transactions per month | FREE |
| Additional transactions | \$1.00/transaction |

Miscellaneous Service Charges

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|---|-------------|
| Phone Payment Processing Fee | \$15.00 |
| Photocopy <i>(per page)</i> | \$0.10 |
| Fax <i>(outgoing)</i> first page | \$3.00 |
| Additional pages <i>(each)</i> | \$0.50 |
| Collection item <i>(incoming)</i> | |
| Members | \$10.00 |
| Non-members | \$15.00 |
| Cashier's Check <i>(one free per day)</i> | \$5.00 |
| Cashier's Check Copy | \$3.00 |
| Cashier's Check Stop Payment | \$20.00 |
| Money Order <i>(one free per day)</i> | \$5.00 |
| Visa Gift Card | \$2.50 |
| Levy or Garnishment | \$100.00 |
| Non-Member Coin Machine | 5% of total |
| Duplicate Lien Release | \$10.00 |
| Non-Member Notary | \$5.00 |
| Skip a Pay | \$30.00 |
| Loan Payment Due Date Change | \$25.00 |
| Duplicate Mortgage Satisfaction | \$20.00 |



Andover · Big Lake · Cambridge · Isanti
Minnco Center · North Branch · Princeton

* Available free online with online banking.

** Available free online with eStatements.

*** Check cashing fees will not apply if the following pertain to your account: you are 20 years of age or younger, you have an average daily balance in savings of \$200, you have an active checking account, you have a loan or have had a loan in the past 12 months, you have a Minnco Mastercard.