



Account Services & Fee Schedule

Services and Fees Disclosed with Account Opening	Fees (Per item unless otherwise noted)
Account Closed within 90 days	\$ 25.00
ATM Convenience Fee (All Non First National Bank of Waterloo ATM's)	\$ 1.00
Business Account Chargeback Item	\$ 5.00
Dormant Fee	\$ 5.00/mo.
Non Sufficient Funds (NSF) Fee *	\$ 30.00
Overdraft Fee	\$ 30.00
Overdraft Protection Transfer	\$ 10.00
Paper Statement Fee (Monthly - on product(s) where Estatement required)	\$ 3.00/mo.
Safe Deposit Box Late Fee	\$ 5.00
Stop Payment	\$ 30.00
Stop Payment - Online	\$ 18.00
Telephone Transfer	\$ 7.50
<i>* Items drafted or transactions set up by the account holder (such as a check, ACH or electronic transfer) may be presented multiple times. If the amount available in your account is not sufficient to cover the payment, an NSF fee will be charged each time the payment is presented.</i>	

Additional Services and Fees	Fees (Per item unless otherwise noted)
Account Balancing/Research	\$ 25.00/hr.
Account Special Handling Request (Expires after 90 days)	\$ 30.00
Cash Advance (Non Customer)	\$ 10.00
Coin Counting (Non Customer)	15%
Debit Card Replacement (Debit cards may be closed after 9 months of no activity)	\$ 7.00
Foreign Check Collection:	
US Dollar	\$ 10.00
Non US Dollar	\$ 50.00
Foreign Currency	\$ 20.00
Garnishment/Levy	\$ 75.00
License Sticker	\$ 7.50
Non Customer Change Order	\$ 10.00
Official Check/Cashiers Check	\$ 5.00
Statement, Re-print or Additional	\$ 3.00/mo.
Temporary Check	\$ 1.00
Wire Transfer:	
Domestic Incoming	\$ 15.00
Domestic Outgoing	\$ 20.00
International Incoming	\$ 25.00
International Outgoing	\$ 60.00