1st National Bank of Waterloo

Account Services & Fee Schedule

Services and Fees Disclosed with Account Opening	Fees (Per item unless otherwise noted)
ATM Convenience Fee (All Non First National Bank of Waterloo ATM's)	$ 1.00
Business Account Chargeback Item	$ 5.00
Dormant Fee (An account will transition to a dormant status after 12 months of inactivity)	$ 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

** A Non-Sufficient Funds (NSF) fee will be charged per item if the payment presented is more than the funds available in your account. Be aware that items or payments may be presented multiple times by the merchant until they are paid, and an NSF fee will be charged for each presentment when funds in your account are not available to cover the payment. An NSF fee can be incurred by check, in-person withdrawal, ATM withdrawal, or other electronic means.*

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
Bulk/Specialty Rolled Coin Orders (Only non-standard, bulk orders; doesn't apply to daily request)	$ 0.15/roll
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	$ 9.50
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