**Miscellaneous Fees and Charges** *updated 9/15/2022*

Wire Transfers

 Wire Transfer Credit or Debit Domestic $20.00 per transfer\*

 Wire Transfer Credit or Debit Foreign $40 per transfer\*

Official Checks

 Cashier’s Check Fee $5.00 per check

Money Order Fee $3.00 per check

Miscellaneous

 Non-Customer Check Cashing Fee $5.00 per item

 Stop Payment Fee $20.00 per item\*

Replacement Debit Card $10.00 per card\*

IRA Rollover/ Transfer $25.00

Temporary Statement $1.00 per statement\*

Garnishment & Levies $40.00 per transaction

Collections $15.00 per item

Overdraft Protection (ODP Annual Fee) $15.00 per year

Currency Exchange Fee 1% of the total funds per transaction

Sweep of Funds between Accounts $1.00 per sweep\*

Coin Counting Fee for Non-Customers 10% of total

Drilling Fee $150.00 per safe deposit box

Overdrafts

Returned Insufficient Funds (Returned NSF Fee) $30.00 per item or transaction, per presentment

Paid Insufficient Funds (Paid NSF Fee) $30.00 per item or transaction

Returned Deposited Item Charge $2.00 per item

Maximum Charge Amount $90.00 per day.

An NSF fee applies to overdrafts created by check, in-person transactions, physical withdrawals, ATM withdrawals, or other electronic means including represented items or transactions.

\* Fees marked with an asterisk (\*) are subject to state and local sales tax.

**Updated Benefits and Explanations**

Mobile and Online banking services are available at no cost.

BillPay transactions will now be unlimited and free to all accounts.

Debit Card Fees

 Free Debit Card issued at account opening.

If a Debit Card is replaced due to fraud or unauthorized transactions the bank may replace the debit card at no cost.

Insufficient Funds (NSF)

An overdraft occurs when an item or transaction you authorize is presented for payment in an amount more than is available in your account. We encourage you to set up alerts from your online/mobile banking platform to help you avoid overdraft fees due to insufficient funds in your account.

Deposit Disclosure Update

If an item drafted by you or someone else with your permission or a transaction you authorize is presented for payment in an amount more than is available in your account, and we decide not to pay the item or transaction, you agree we can charge you a fee for returning the payment.

When we return a payment due to insufficient available funds, the person who submitted the item or transaction may submit the returned item or transaction to us for payment. You understand and agree we may charge you a fee each time we return an item or transaction presented for payment. An overdraft fee applies to overdrafts created by check, in-person transactions, physical withdrawals, ATM withdrawals, or other electronic means including represented items or transactions.

 The daily maximum Returned or Paid NSF Fee amount is $90 per day.

***Deposit Account Name Changes – Simplified!***

To Go Checking will now be referred to as *Simple Checking* and includes unlimited Bill Pay.

Passbook savings will now be referred to as a *Simple Savings* and includes no monthly minimum balance requirement.

If you have any questions about monitoring account transactions and preventing overdraft situations or would like copies of the updated disclosures; please contact us by phone at 641-648-5171 or through secure e-mail at ifsbank@ifsbank.com. We would be glad to explain anything in further detail.