

# Annual Fee Disclosure



Service fees applicable as of January 1, 2020. Changes are in bold.

Service Fees (applicable to all accounts)

AllPoint ATM Usage Fee (43,000 machines).....	FREE
<b>ATM Usage Fee (non-GreenState ATMs) .....</b>	<b>\$2.25</b>
Automatic Overdraft Transfer Fee .....	\$6.00**
(From deposit accounts and personal credit lines excluding home equity loans)	
Bill Payer.....	FREE
Collection items.....	\$18.00
Debit Card Annual Fee .....	FREE
<b>Debit Card International Non-PIN Transaction Fee...2%</b>	
Debit Card Replacement Fee .....	\$10.00*
Deposit Verification.....	\$10.00
Dormant Checking (6 months) .....	\$7.00/mo.
Dormant Membership Fee (inactive single service member) .....	\$35.00
Early Checking Closure (within 6 months).....	\$25.00
Escheat Fee .....	\$60.00
eStatements .....	FREE
<b>Expedited Payment By Phone .....</b>	<b>\$25.00*</b>
Expedited Payment By Web.....	\$10.00*
Payment by ACH .....	FREE
Garnishments/Levies.....	\$60.00
Incoming fax .....	\$1.00/pg.*
IRA external transfer fee .....	\$28.00
Mobile Banking .....	FREE
Mobile Remote Deposit Capture .....	FREE
Notary Fee (for GreenState members) .....	FREE
Notary Fee (for non-members).....	\$10.00
Official Checks to Third Party .....	\$7.00
Online Banking .....	FREE

**Overdraft (maximum of 6 items per day)**

Overdrafts per year**	Fee per incident
<b>1 to 2</b>	<b>\$29.50</b>
<b>3 and up</b>	<b>\$34</b>

Overdrawn Account Fee (for accounts overdrawn 30 days or more).....	\$29.00/mo.
Paper Statement Fee (checking accounts only) ...	\$2.50/mo.
Photocopying .....	\$.25/copy
Photocopy of Check.....	\$2.00/check*
Research Information (includes copies of statements).....	\$20.00/hr.* plus \$3.00/statement*
Returned Deposit Item.....	\$6.00
<b>Returned Online Loan Payment from non-GreenState bank account .....</b>	<b>\$39.00</b>
Returned Loan Item .....	\$29.00
Returned Mail .....	\$7.00/item
Safe Deposit Box Drilling .....	Actual Cost
Safe Deposit Box Key Replacement .....	Actual Cost
Safe Deposit Box	
3x5 Box .....	\$40.00/year
3x10 Box .....	\$50.00/year
5x10 Box .....	\$60.00/year
10x10 Box .....	\$85.00/year
5x5 Box (Hiawatha only).....	\$45.00/year
Stop Payment.....	\$29.50*
Temporary Checks.....	4 for \$3.00
Unknown Address .....	\$9.00/mo.
Wire Transfers	
Domestic Outgoing .....	\$25.00
Incoming .....	\$5.00

\*Subject to Iowa Sales Tax.

\*\*Resets each calendar year. Some items may be taxable. Includes overdraft privilege occurrences.

\*\*\*Subject to Iowa sales tax. Minimum transfer is \$100.