

IOWA STATE BANK ACCOUNTS & SERVICES

Toll Free-Sac City
877-662-4721

500 Audubon
Sac City, IA

Fifth & Main
Lake View, IA

219 S. Main St.
Odebolt, IA

myisb.bank

712-662-4721

712-657-2721

712-668-4881

TYPE OF ACCOUNT	SERVICE CHARGE												
BANK PLUS Our most popular account! Non Interest Bearing	No minimum balance No per item charge Free Internet Banking Estatements requested; \$2.00 plus tax charge for paper statements Truncated monthly statements ** **Images available with Internet Banking												
REGULAR CHECKING ACCOUNT For people who maintain an average balance checking account Statements with check images Non Interest Bearing Free Internet Banking	<table> <tr> <td>Minimum Balance</td> <td></td> </tr> <tr> <td>\$500 or above</td> <td>No Charge</td> </tr> <tr> <td>\$400 to \$499</td> <td>\$6.00</td> </tr> <tr> <td>\$300 to \$399</td> <td>\$7.00</td> </tr> <tr> <td>\$200 to \$299</td> <td>\$8.00</td> </tr> <tr> <td>Under \$200</td> <td>\$9.00</td> </tr> </table> NO service charge if average balance is \$800 or above OR if less than 4 items are processed each month.	Minimum Balance		\$500 or above	No Charge	\$400 to \$499	\$6.00	\$300 to \$399	\$7.00	\$200 to \$299	\$8.00	Under \$200	\$9.00
Minimum Balance													
\$500 or above	No Charge												
\$400 to \$499	\$6.00												
\$300 to \$399	\$7.00												
\$200 to \$299	\$8.00												
Under \$200	\$9.00												
SENIOR CITIZENS ACCOUNT For people 60 years of age or better Discount on Personalized Checks Non Interest Bearing	We will provide free regular checking accounts for our Senior Citizen customers. Those who wish to earn interest on their checking accounts will be required to maintain the balance requirements and will be subject to the service charges of those accounts												
NOW ACCOUNT For people who like to maintain medium account balance Combines Checking & Savings Statements with check images *Earns Interest Monthly Free internet Banking	<table> <tr> <td>Minimum Balance</td> <td></td> </tr> <tr> <td>\$750 minimum or \$1500 average</td> <td>No Charge</td> </tr> <tr> <td>Under \$750</td> <td>\$10.00</td> </tr> </table> Corporations and Partnerships are not eligible.	Minimum Balance		\$750 minimum or \$1500 average	No Charge	Under \$750	\$10.00						
Minimum Balance													
\$750 minimum or \$1500 average	No Charge												
Under \$750	\$10.00												
*Current interest rates are posted weekly. All interest bearing accounts earn interest on available balances.													
BUSINESS CHECKING ACCOUNT *For the Professional Business Person *Free Internet Banking *Statements with check images *No charge for change *No charge for returned deposited items *No charge for stop pays *Night Depository available	<table> <tr> <td>Service Charge Fee</td> <td>\$5.00</td> </tr> <tr> <td colspan="2">Service Charge Fee waived with \$2500.00 average collected balance</td> </tr> <tr> <td>Fee for checks paid</td> <td>\$.20 each</td> </tr> <tr> <td>Fee for out of town checks cashed or deposited</td> <td></td> </tr> <tr> <td> Drawn on this bank</td> <td>No Charge</td> </tr> <tr> <td> Drawn on other Banks</td> <td>\$.10 each</td> </tr> </table> Credit back \$.20 for every \$100.00 of collected balance	Service Charge Fee	\$5.00	Service Charge Fee waived with \$2500.00 average collected balance		Fee for checks paid	\$.20 each	Fee for out of town checks cashed or deposited		Drawn on this bank	No Charge	Drawn on other Banks	\$.10 each
Service Charge Fee	\$5.00												
Service Charge Fee waived with \$2500.00 average collected balance													
Fee for checks paid	\$.20 each												
Fee for out of town checks cashed or deposited													
Drawn on this bank	No Charge												
Drawn on other Banks	\$.10 each												

INSURED INVESTMENT ACCOUNT For people who like to have access to their investment funds. Statements with check images *Earns Interest Monthly	<table border="0"> <tr> <td>Minimum Balance</td> <td>6 itmes or less</td> <td>Over 6 items</td> </tr> <tr> <td>\$1,000</td> <td>No Charge</td> <td>\$5.00 per item</td> </tr> <tr> <td>Under \$1000</td> <td>\$10.00</td> <td>\$10.00 + \$5.00 per item</td> </tr> </table> *Current interest rate is posted weekly. *Interest paid on available balance.	Minimum Balance	6 itmes or less	Over 6 items	\$1,000	No Charge	\$5.00 per item	Under \$1000	\$10.00	\$10.00 + \$5.00 per item
Minimum Balance	6 itmes or less	Over 6 items								
\$1,000	No Charge	\$5.00 per item								
Under \$1000	\$10.00	\$10.00 + \$5.00 per item								
REGULAR SAVINGS ACCOUNT For the person who wants a "little nest egg"	<table border="0"> <tr> <td>Balance of \$300 or above</td> <td>No Charge</td> </tr> <tr> <td>Balance of \$100 to \$299</td> <td>\$2.00 per withdrawl over 6 per month</td> </tr> <tr> <td>Balance under \$100</td> <td>\$2.00 per month + \$2.00 per withdrawal (In excess of 6 per month) Withdrawals include ATM withdrawals.</td> </tr> </table> EXCEPTION: No charge for children under 19 years of age, church accounts, service organizations and non-profit groups regardless of balance or account activity.	Balance of \$300 or above	No Charge	Balance of \$100 to \$299	\$2.00 per withdrawl over 6 per month	Balance under \$100	\$2.00 per month + \$2.00 per withdrawal (In excess of 6 per month) Withdrawals include ATM withdrawals.			
Balance of \$300 or above	No Charge									
Balance of \$100 to \$299	\$2.00 per withdrawl over 6 per month									
Balance under \$100	\$2.00 per month + \$2.00 per withdrawal (In excess of 6 per month) Withdrawals include ATM withdrawals.									
Y.E.S. CLUB SAVINGS	Young Enthusiastic Savers Program Children age 14 and under									
CHRISTMAS CLUB SAVINGS	Automatic Transfers available No Charge									
VACATION CLUB SAVINGS	Automatic Transfers only No Charge									
TELE-BANK	1-800-626-0086									
ATM CARD	\$1.00 Per Month Fraud Protection Hot Card Fee: \$15.00									
SHAZAM CHECK	\$1.00 Per Month Fraud Protection Hot Card Fee: \$15.00									
ALL DEBIT CARDS	\$15.00 Card Replacement Fee									
OD & RETURN CHECKS	\$30.00 per item overdrawn \$30.00 per item returned NSF									
STOP PAYS AND HOLDS	\$30.00									
AUTOMATIC TRANSFERS	From one account to another to prevent overdraft FREE (no notice printed)									

Be sure to make note of our many other services

LOANS

- *Real Estate
- *Automobile
- *Agricultural
- *Equipment
- *Home Improvement
- *Personal
- *Commercial Real Estate
- *Business
- *Leasing
- *Check-Plus Overdraft Protection

INSURANCE

- *Auto
- *Home Owners
- *Commercial Lines
- *Health and Life
- *Crop
- *Annuities

SAC REALTY

- *Residential
- *Commercial
- *Agricultural

TRUST

- *Executorships
- *Conservatorships
- *Trustee

FARM MANAGEMENT

- *Cash Rent
- *Crop Share
- *Custom Farm

OTHER BANK SERVICES

- | | |
|------------------------------|---------------------------------|
| *Tele-bank .. 1-800-626-0086 | *Automatic Funds Transfer |
| *Bank-By-Mail | *Escrow ---RE Taxes & Insurance |
| *Night Deposit | *Property Tax Payment Options |
| *IRA Accounts | *Friendship Club |
| *Health Savings Accounts | *YES Club |
| *Safety Deposit Boxes | *Christmas Club |
| *Cashier's Checks | *Vacation Club |
| * Money Orders | *Coin Counting and Wrapping |
| *Wire Transfer of Funds | *Notary Service |
| *ATM Card | *Direct Deposit |
| *Internet Banking | *Collection Services |
| *E-Statements | *Copy Machine |
| *E-Notices | *Community Room |
| *24-Hour Drive-up ATM | *Drive Up Service |
| *Mobile Banking | *Bill Pay |
| *Mobile Deposit | |

IOWA STATE BANK

COMMON FEES AND CHARGES

Effective 9-1-2022

Balancing Accounts and Research	\$25.00 per account plus \$75.00 per hour
Cashier's Checks	\$10.00
Check Cashing / Per Check (Non Customer)	\$5.00
Check Printing	Fee depends on style & quantity
Collection Items	\$30.00
Computer Printout	\$5.00
Coin Counting (Non Customer)	5% with \$5.00 minimum
Debit Card / ATM Card	
Card Fraud Alert	\$1.00
Card Replacement	\$15.00
Hot Card Fee	\$15.00
Dormant Checking & Savings Accounts***	\$5.00/per month
Escrow Agreements (per payment received)	\$15.00
Fee for Paying Taxes	\$10.00
Overdraft Fee per debit per Presentment *	\$30.00
Processing Levies / Garnishments	\$75.00
Return Item Fee per Debit per Presentment *	\$30.00
Stop Payment Request	\$30.00
Wire Transfer (In or Out)	\$30.00 for domestic - \$60.00 for foreign
One-Time ACH Transfer	\$15.00
Faxes - Incoming or Outgoing (per page)	\$1.00
Notary Services (non-customers)	\$5.00
Photocopies	\$0.25 (b/w) \$1.00 (color)
Printed Statement Fee**	\$2.00 per month
Safe Deposit Boxes	
Lost Key	\$25.00
Box Drilling	\$150.00
Past Due	\$5.00

*Created by checks, in person withdrawals, ATM withdrawals, or by other electronic means, unless preauthorized one-time POS or ATM transaction. Items presented more than once, may incur multiple charges. These items are subject to Return Item Fees and/or Overdraft Fees. (See Overdraft Terms and Conditions.)

**For Bank Plus Accounts Only

***An account is considered dormant when there has not been a deposit to or withdrawal from the account after 6 months for checking accounts and two years for savings accounts.

Sweep transfers can be used as an overdraft protection plan for checking accounts. Please check with our staff if you are interested in this service.

Certain service charges are subject to tax pursuant to section 422043 (11) of the Iowa Code and Chapter of Iowa Administration.