

## Personal Account Fee Schedule

|                                                                           |                 |                                                      |                 |
|---------------------------------------------------------------------------|-----------------|------------------------------------------------------|-----------------|
| <b>Account Closing (Within 90 days of opening)<sup>1</sup></b>            | <b>\$30.00</b>  | <b>Safe Deposit Box - Drilling/Pulling (minimum)</b> | <b>\$165.00</b> |
| <b>Account Research/Balancing - per 30 min.</b>                           | <b>\$15.00</b>  | <b>Safe Deposit Box - Late Payment Fee</b>           | <b>\$15.00</b>  |
| <b>Account Research/Item Copy</b>                                         | <b>\$6.00</b>   | <b>Safe Deposit Box - Replacement Key</b>            | <b>\$30.00</b>  |
| <b>Account Transfers - Manual</b>                                         | <b>\$10.00</b>  | <b>Safe Deposit Inventory (hour)</b>                 | <b>\$55.00</b>  |
| <b>ACH Reclamations (per item)</b>                                        | <b>\$20.00</b>  | <b>Check Images in Statement</b>                     | <b>\$5.00</b>   |
| ATM Non Proprietary Usage (Exempt if in Network) <sup>1</sup>             | \$3.50          | <b>Statement Duplicate Copy</b>                      | <b>\$5.00</b>   |
| Canadian Deposited Items                                                  | \$6.00          | <b>Statement Returned Per Cycle</b>                  | <b>\$10.00</b>  |
| <b>Cashiers Check Purchase</b>                                            | <b>\$12.00</b>  | Statement Snapshot                                   | \$5.00          |
| Chargeback Fee                                                            | \$15.00         | <b>Statement Special Cut</b>                         | <b>\$10.00</b>  |
| Chargeback Fee - Canadian                                                 | \$15.00         | <b>Statements Special Delivery</b>                   | <b>\$10.00</b>  |
| <b>Collection Items - Incoming/Outgoing</b>                               | <b>\$30.00</b>  | Stop Payment                                         | \$35.00         |
| Copy Machine Use - per page                                               | \$2.00          | <b>Stop Payment - Zelle®</b>                         | <b>\$10.00</b>  |
| Counter Checks - each                                                     | \$1.00          | <b>Subpoena Responses (per hour)</b>                 | <b>\$75.00</b>  |
| <b>Debit Card Replacement</b>                                             | <b>\$15.00</b>  | Wire In-Domestic                                     | \$12.00         |
| <b>Debit Card Rush Order</b>                                              | <b>\$80.00</b>  | Wire In-International USD                            | \$15.00         |
| Escheatment/Abandoned Account <sup>2</sup>                                | \$75.00         | Wire In-International FX                             | \$15.00         |
| Excessive Withdrawal Fee Per Item                                         | \$15.00         | Wire Out Domestic-Repetitive                         | \$25.00         |
| Fax - Incoming/Outgoing - per page                                        | \$2.00          | Wire Out Domestic-Non Rep                            | \$30.00         |
| <b>Foreign Check Collection Fee</b>                                       | <b>\$55.00</b>  | Wire Out Intl-Repetitive USD                         | \$40.00         |
| <b>Foreign Currency - per order</b>                                       | <b>\$25.00</b>  | Wire Out Intl-NonRep USD                             | \$50.00         |
| <b>Foreign Currency Exchange-Customers Only (Plus Postage)</b>            | <b>\$25.00</b>  | Wire Out Intl-Repetitive FX                          | \$35.00         |
| <b>Foreign Draft</b>                                                      | <b>\$55.00</b>  | Wire Out Intl-NonRep FX                              | \$45.00         |
| <b>Garnishment/Levy Fee</b>                                               | <b>\$165.00</b> |                                                      |                 |
| Inactive/Dormant Account (after 6 months) <sup>1 and 2</sup>              | \$10.00         |                                                      |                 |
| International Service Assessment Fee with currency conversion (All Cards) | 3.00%           |                                                      |                 |
| International Service Assessment Fee without currency conversion          | 3.00%           |                                                      |                 |
| <b>IRA Annual Fee (Plans &lt;\$500)</b>                                   | <b>\$30.00</b>  |                                                      |                 |
| <b>IRA Transfer/Closure</b>                                               | <b>\$55.00</b>  |                                                      |                 |
| <b>Medallion/Signature Guarantee</b>                                      | <b>\$50.00</b>  |                                                      |                 |
| Overdraft Fees <sup>1</sup>                                               | \$35.00         |                                                      |                 |
| • Overdraft Fee - Non-sufficient Funds                                    |                 |                                                      |                 |
| • Returned Item Fee - Non-sufficient Funds per item per presentment       |                 |                                                      |                 |

Fees apply to transactions created by check, in-person withdrawal, recurring debit card transactions, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items unless the customer has opted in.

Overdraft Privilege: The total of the discretionary overdraft privilege (negative) balance, including any and all bank fees and charges, and interest charges is due and payable upon demand. Approval of payment of overdrafts by the bank on consumer accounts in good standing is only a discretionary courtesy, and not a right or obligation.

For Consumer accounts - No fee will be charged when the account is overdrawn five (\$5.00) dollars or less. Overdraft fees are assessed on up to five items per day, with the maximum not to exceed \$175.

Overdraft Transfer (via another deposit account) \$10.00

The Overdraft Transfer (via another deposit account) fee will not be charged when the account is overdrawn five (\$5.00) dollars or less.

<sup>1</sup>Fee does not apply to Check Free Banking Account

<sup>2</sup>As allowed by State Law  
HTLF Bank is a Member FDIC