



Common Features (Limits and Fees)

Farmers Trust & Savings Bank
122 Main Street
PO Box 285
Earling, IA 51530
712-747-2000

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Balancing/Researching	\$40.00 Per Hour
Account Transaction History	\$1.00 Per Page
Amortization Schedule	\$5.00 Per Schedule
ATM Debit Card - ATM Withdrawals*	No Charge at ATM's owned by Farmers Trust and Savings Bank

All ATM Withdrawals at ATMs owned by Farmers Trust & Savings Bank are free. Foreign ATM withdrawals (ATMs not owned or operated by Farmers Trust & Savings Bank) you will receive 4 free withdrawals per statement cycle, then you will be charged \$2.00 for each additional withdrawal.

ATM Debit Card - Duplicate Receipt	\$15.00 Per Request
ATM Debit Card - Replacement Fee	\$15.00 Per Request
Bill Pay Service Charge** Plus 7% sales tax.	\$0.75 Per Check
Check Cashing Non Customers (over \$2000 including on us checks)	\$20.00 Per Check
Closing Account Fee*** Fee may be imposed on all accounts less than 60 days old.	\$25.00 Closing Fee
Collection Fee	\$10.00 Per Request
Counter Checks	\$0.10 Each
Dormant Account Fee**** Dormant Account Fee will be charged after one year of inactivity on your checking or savings account This will be waived if average ledger balance is over \$500.	\$1.00 Per Stmt Cycle

Fax Machine (Incoming / Out Going)	\$1.00 Per Page
Foreign Currency Exchange (\$10 minimum plus any 3rd party fees that may apply)	\$10.00 Per Request
Garnishments	\$25.00 Per Request
IRA Closing or Transfer Fee	\$25.00 Per Request
Cashiers Checks (greater than or equal to \$500)	\$5.00 Per Item
Money Orders (under \$500)	\$3.00 Per Item
Notary Fee Existing Customer	\$0.00 No Charge
NSF Return Item Fee (s)	\$10.00 Per Item
NSF Return Item Fee (s) apply to overdrafts created by check, in person withdrawal, ATM/Debit Card Withdrawals, or any other electronic means. Maximum of \$100 per day. If account is overdrawn less than \$10, NSF fees will be waived.	
Overdraft Item Fee(s)	\$25.00 Per Item
Overdraft Item Fee(s) apply to overdrafts created by check, in person withdrawal, ATM/Debit Card withdrawals, or any other electronic means. Maximum of \$125 per day. If account is overdrawn less than \$25, overdraft fees will be waived.	
Overdraft Protection - Savings Transfer	\$6.00 Per Transfer
Photocopies	\$0.25 per page
Return Deposit Item	\$4.00 Per Item
Business Accounts Only	
Safe Deposit Box- 3 x 5	\$15.00 Per Year
Safe Deposit Box 3 x 10	\$24.00 Per Year
Safe Deposit Box 4 x 5	\$18.00 Per Year
Safe Deposit Box 5 x 5	\$21.00 Per Year
Safe Deposit Box 5 x 10	\$30.00 Per Year
Safe Deposit Box 10 x 10	\$54.00 Per Year
Safe Deposit Box - Drilling Charge (Per Request)	\$175.00 Minimum
Safe Deposit Box - Lost / Duplicate Key (Per Request)	\$50.00 Minimum
Safekeeping (of noncheck items)	\$25.00 Per Year
Statement Copies / Images (Maximum \$5 per statement)	\$1.00 Per Page
Stop Payments (Paper Form, EFT, and ACH Items)	\$25.00 Per Request
Wire Transfers - Domestic Incoming	\$15.00 Per Wire
Wire Tranfers - Domestic Outgoing	\$20.00 Per wire
Wire Transfer - International Incoming & Outgoing	\$40.00 Per wire