



Service Fee Schedule

ATM / Debit Card

Annual Fee	No Charge
Card Reissue Fee ³	\$12
2-day rush order	additional fee \$85
4-day rush order	additional fee \$45
Photo Card Fee-Free Checking Acct	\$12

Automatic Transfer Fee / Non-Sufficient Funds (NSF)

Overdraft Fee

Automatic Transfer Fee ³	\$10
NSF Fee-Item Returned	\$30
Overdraft Fee-Item Paid	\$30

Check Cashing Fee - Non-Account Holder

First Data Money Network Checks	No Charge
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Check Order / Official Check / Stop Payment

Deluxe Check-Order	Fees vary
Official Check Fee	\$6
Stop Payment Fee ³	\$25

Coin / Currency / Collection Item

Coin counting loose (non-account holder)	
Up to \$100	\$3
\$100.01 and greater	\$10
No Charge if funds loaded on a prepaid card issued by MetaBank - Minimum load amount of \$20	
Foreign Cash Letter (Check Deposit) ¹	\$13
Foreign Currency Fee (Deposit) ¹	\$15
Foreign Currency Fee (Purchase) ¹	\$13
Incoming/Outgoing Collection Item	\$32

Online Banking / Telephone Transfer

Business Online	Fee Varies on level of service (check with Banker)
Business Bill payment	No Charge
Retail Online & Bill payment	No Charge
Telephone Transfer - 24hr automated	No Charge
Telephone Transfer - Banker assisted	No Charge

Bank to Bank Transfer			
Standard Transfers (Inbound or Outbound)	Free		
Next Day Transfers (Inbound or Outbound)	\$3.00		
Bill Payment Expedited Service			
Overnight Check Payment	\$14.95		
Same Day Bill Payment	\$ 9.95		
P2P (Person to Person) Money Transfer			
Receive Money	No Charge		
Send Money	3 day	1 day	Instant
	\$.50	\$.99	\$2.99
Request Money	\$1.00 - \$249.99	\$250.00 - \$999.99	\$1,000+
	\$.75	\$1.00	\$1.50

Other Service Fees

Account Closing within 90 days of opening (per account-excluding minor accounts)	\$35
Amortization Schedule	No Charge
Dormant Account Fee (per month) ²	\$5
Excessive Withdrawal Charge (per savings transaction)	\$5
Notary (account holder)	No Charge
Notary (non-account holder)	\$5
Retirement Plan (full transfer)	\$50
Returned Deposit Item Fee ³	\$10
Signature Guarantee – Medallion (account holder)	No Charge

Research / Copies / Statements

Check Photocopy	\$5
eStatement	No Charge
Research/Statement Reconciliation Fee ³	\$25
(per hr – minimum \$25)	
Statement Copies/Account History ³	\$5
(per statement)	

Safe Deposit Box

Annual Rental Fee	Varies by size (check with Banker)
Drilling Fee	\$200
Key Replacement	\$25
Late Fee (after 30 days)	\$10

Wire Transfer (customers only)

Incoming ³	\$10
Incoming – International ³	\$40
Outgoing ³	\$20
Outgoing – International ³	
Business ³	\$45
Personal ³	\$75

1. MetaBank utilizes Western Union to provide Foreign Cash Letter, Currency Exchange services. Additional service fees/postage costs are assessed by Western Union and collected as part of the settlement as noted on the transaction.

2. An account is dormant if there has not been a transaction or a deposit which resulted in a debit or credit to your checking account for 12 months or to your savings account for 24 months.

3. Fees subject to state and local sales tax (Iowa).

Certain fees in this disclosure vary based on type of account. For business accounts certain fees may be offset by Earnings Credit. For more details, refer to your account disclosure, contact any MetaBank location, call us at 1.866.559.5037 or find us at www.metabank.com