



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

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|---------------------------------|-----------|
| First Data Money Network Checks | No Charge |
|---------------------------------|-----------|

Check Order / Official Check / Stop Payment

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

Coin / Currency / Collection Item

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|--|------|
| 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

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|--------------------------------------|--|
| 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

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|--|-----------|
| 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) | \$10 |
| Retirement Plan (full transfer) | \$50 |
| Returned Deposit Item Fee ³ | \$10 |
| Signature Guarantee – Medallion (account holder) | No Charge |

Research / Copies / Statements

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|--|-----------|
| 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