

MINNESOTA BANK & TRUST

PERSONAL AND BUSINESS SERVICES

Account Closing (Within 90 days of opening)	\$25.00
Account Inactivity Fee (After 6 months) if balance is less than \$10	\$10.00
Account Research/Balancing - per 30 min.	\$12.50
Account Research/Item Copy	\$2.00
Account Transfers - Manual Loan Payment	\$10.00
Account Transfers - Manual	No Charge
Account Transfers - Online Banking	No Charge
Account Transfers - Telephone Banking	No Charge
Additional/Duplicate Statement	\$3.00
ATM Non-Proprietary Usage (Foreign ATM Fee)	N/A
ATM Surcharge Non-Customer	\$2.00
Canadian Deposited Items - Per Item	\$5.00
Cashiers Check Purchase	\$5.00
Check Cashing - Non-Customer	\$5.00
Coin Processing (Non-Customer Only)	2% or \$2.00 min.
Collection Items - Incoming/Outgoing	\$25.00
Copy Machine Use - per page	\$1.00
Counter Checks - each	\$1.00
Coupon Collection - per envelope	\$20.00
Debit Card Replacement	\$12.00
Debit Card Rush Order	\$50.00
Dormant Account	\$5.00
Escheat/Abandoned Account Fee	\$25.00
Excessive Withdrawal Fee Per Item	\$10.00
Fax - Incoming/Outgoing - per page	\$2.00
Foreign Check Collection Fee	\$30.00
Foreign Currency - per order	\$20.00
Foreign Currency Exchange - Customers only (plus postage)	\$20.00
Foreign Draft	\$50.00
Garnishment/Levy Fee	\$75.00
IRA Annual Fee (Plans under \$500) waived for activity	\$10.00
IRA Transfer/Closure (Per Account)	\$30.00
Non-Sufficient Funds/Overdraft Fee for each overdraft advance created by check, in-person withdrawal, ATM or other electronic means.	\$31.00
Overdraft Privilege: The total of the discretionary overdraft privilege (negative) balance, including any and all bank fees and charges, all non-sufficient fund/overdraft fees 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.	
Notary Service	No Charge
Online Banking	No Charge
Online Bill Pay	No Charge
Online Bill Pay Stop Pay Request	\$35.00
Overdraft Coverage via another Deposit Account	\$10.00
Returned Deposit Item - Charge Back	\$6.00
Returned Deposit Item - Canadian	\$15.00
Returned Deposit Item - Resubmitted	\$6.00
Returned Statement	\$5.00
Safe Deposit Box - Drilling/Pulling	\$150.00
Safe Deposit Box - Inventory Fee (per hour)	\$50.00
Safe Deposit Box - Late Payment Fee	\$10.00

Safe Deposit Box - Replacement Key	\$15.00
Signature Guarantee	\$10.00
Snapshot Statement	\$5.00
Stop Payment/Watch Request	\$30.00
Traveler's Checks - 1 Signature	1.5%
Traveler's Checks - 2 Signature	2%
WALK IN/CALL IN WIRE FEES	
Wire In Domestic	\$10.00
Wire In International	\$10.00
Wire Out Domestic Repetitive	\$15.00
Wire Out Domestic Non-Repetitive	\$20.00
Wire Out International Repetitive USD	\$30.00
Wire Out International Repetitive FX	\$27.00
Wire Out International Non-Repetitive USD	\$35.00
Wire Out International Non-Repetitive FX	\$30.00
InBusiness WIRE FEES	
Incoming Wire Fees	\$10.00
Incoming International	No Charge
Outgoing Repetitive	\$12.00
Outgoing Non-Repetitive	\$15.00
Outgoing International Repetitive USD	\$35.00
Outgoing International Non-Repetitive USD	\$40.00
Outgoing International Repetitive FX	\$25.00
Outgoing International Non-Repetitive FX	\$30.00

BUSINESS ONLY SERVICES*

Check Imaging Charge	\$2.00
Coin - Incoming/Outgoing	\$0.08/roll
Currency - Incoming	\$0.18 per strap
Currency - Outgoing	\$0.18 per strap
Night Deposit Bag - Key-Locked Large	\$25.00
Night Deposit Bag - Key-Locked Small	\$10.00
Night Deposit Bag - Zipper Large	\$5.00
Night Deposit Bag - Zipper Small	\$3.00
Night Depository Service	No Charge

*For changes to business checking account service charges, go to www.mnbankandtrust.com/bizfees

Bold indicates change
Member FDIC
Effective February 1, 2012