



Thank you for being a loyal Central State Bank customer! We've made some updates to our miscellaneous fees and charges. Any fee that has been changed is bolded below. If you have any questions, please reach out to your local branch.

**These changes will be effective April 1, 2023.**

#### **ATM Card**

**Free Checking – \$2.00\* per month per card**  
**E-Checking – \$2.00\* per month per card**  
**Cornerstone Checking – \$2.00\* per month per card**  
**Classic 55 – \$2.00\* per month per card**  
Savings Only Account - FREE

**ATM Card (Replacement Fee): \$15.00\***

#### **DEBIT Card**

**Free Checking – FREE**  
**E-Checking – FREE**  
**Cornerstone Checking – FREE**  
**Classic 55 – FREE**

**Debit Card – Personal (Replacement Fee)**

**Debit Card: \$15.00\***

#### **Withdrawal Limits – ATM Card**

Cash Withdrawal Per Day: No more than \$310.00 per card  
Cash Withdrawal per 3-day limit: No more than \$930.00 per card

#### **Withdrawal Limits – Debit Card or Business Debit Card**

Cash Withdrawal Per Day, Checking and Savings Combined: No more than \$310.00 per card  
Point of Sale Purchase Per Day, Including Cash Withdrawal Limits: No more than \$1020.00 per card  
Point of Sale Purchase Per 3-days, Including Cash Withdrawal Limits: No more than \$1530.00 per card

**Business Debit Card: FREE**

**Debit Card – Business (Replacement Fee)**

**Debit Card: \$15.00\***

HSA Debit Card: FREE

#### **Check Printing**

Personal and Business Checks: Price varies per design and style.

#### **Cashier's Checks/Online checks**

**Price Per Check: \$7.00**

#### **VISA Access Card**

**Price Per Card: \$10.00**  
**Price Per Card, Per Reload: \$7.00**

#### **VISA Gift Card**

**Price Per Gift Card: \$7.00**

#### **Overdraft Item Charges**

**Per Item Charge, Per Presentment: \$32.00**

#### **Insufficient Funds Charges**

**Per Item Returned, Per Presentment: \$32.00**

Insufficient Funds Transfer (Sweep)  
Per Transfer: \$5.00\*

**Business Return Check Fee**  
**Per Check Returned: \$5.00\***

Account Balancing Assistance  
First Time: Free  
Additional Assistance Per Instance: \$25.00\*

Account Research  
Research Fees: \$50.00\* per hour, \$25.00\* minimum

Stop Payment  
Per Stop Payment: \$30.00\*  
Stop Payment Renewal (at 6 months)  
To Renew Stop Payment: \$10.00\* Per Stop Payment

**Wire Transfer**  
**Incoming Wire Fee: \$20.00\***  
**Outgoing Wire Fee: \$40.00\***  
**International Wire Fee: \$75.00\***

Garnishments  
Garnishment Fee: \$50.00

Levies  
Levy Fee: \$50.00

**Dormant Account Fee**  
**If account is dormant (no activity for over 1 year): \$5.00 per month**  
\*Checking account dormant fee is subject to Iowa Sales Tax

Deposit Bags  
Zipper Bags: Free  
Locking Deposit Bags: \$25.00 per bag

Bill Pay  
Bill Pay: Free

**Notary: Free**

**Safe Deposit Box**  
**Contact Bank for more details concerning size and prices: Prices range from \$15 to \$100**  
**Drilling Fee: \$200.00**  
**Replacement Key Fee: \$20.00**

**Deposit Account Statements (For all accounts)**  
**Paper Statement Fee: \$3.00 per statement**  
\*Checking account paper statement fee is subject to Iowa Sales Tax  
**Electronic Statements (eStatements): Free**

\*Fees subject to Iowa Sales Tax

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