

Account Maintenance

Account Analysis (businesses)	No Charge
Account Balancing Assistance/Reconciling/Research	
.	\$30 minimum/\$30 per hour
Account Closing	\$25.00 (within 6 months of account opening)
Amortization Schedule	\$15.00
Check Collection	\$25.00 per check
Check Images (front side only) included with statement:	
Free Checking	\$4.00/month
Growth & Rewards Checking	Free upon request
All Business Checking	Free upon request
Counter Checks	\$.25 each
Dormant Account	\$5.00 per month plus normal service charges
Image copies/Deposit ticket copies	\$.2.00
Overdraft per Item*	\$25.00
Return Item*	\$25.00
Returned Deposited Checks	\$4.00
Stop Payments	\$15.00

Bonds

Savings Bond Redemption	No charge
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Check Cards

(Available for individuals and businesses)

Check Card	No charge
Card Replacement	\$10.00
Non-Customer using our ATM	
Please refer to ATM in drive-thru	

*Item means check, in-person withdrawal, ATM withdrawal or other electronic means.

Check Cashing

Customer or "on us" check	No charge
Non-Customer*	\$5.00 or 5%, whichever is greater
	*Some restrictions may apply

Currency

Coin Counting	
Customer	No charge
Non-Customer	\$5.00 or 5%, whichever is greater
Currency orders	\$.10/strap
Foreign exchange (currency/check)	\$25.00*
Foreign Draft	\$35.00*
	*plus applicable charges
Rolled coin orders	\$.10/roll

Miscellaneous Fees

Fax	
Domestic outgoing	\$2.00 per page
Domestic incoming	\$1.00 per page
International	\$10.00 plus phone chg. & \$1.00 per page
IRA Transfer Fee	\$15.00
Indemnity Bonds	\$10.00
Legal Process Charge (garnishment/levies)	\$30.00
Loan Payment Book Reorder	\$5.00
Night Drop Bags	
Locked Bag	\$25.00
Zipper Bag (first bag free)	\$5.00
Night Drop Key Replacement	\$5.00
Notary Service	No charge
Photocopies	15/page
Remote Deposit (see banker)	
Telephone Transfers via banker	\$2.00

Money Orders

Customer	\$5.00
Non-Customer (cash only)	\$10.00

Safe Deposit Boxes

Annual Charge	\$15.00/\$20.00/\$30.00
Box Drilling	\$200.00
Key Replacement	\$25.00
Late Charge after 30 days	\$5.00/month

Statements

CD-ROM/Check Images	\$5.00 per CD
Monthly Statement Fee	No charge
Quarterly Savings Statement	No charge
Statement Copy	\$5.00/statement
Special Mailing Statement	\$5.00/statement/per month

Travel Card

Customers	\$5.00
Re-Load Fee	\$4.95

Gift Card

Customers	\$3.00
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Wire Transfer*

Domestic Incoming	\$15.00
Domestic Outgoing	\$15.00
Foreign	\$35.00
	*customers only

The fees outlined in this brochure may not be applicable to all customers. Depending on your type of account, fees may vary. For more details, refer to your specific account information.

Financial Security Bank
1011 Atlantic Avenue
PO Box 258
Kerkhoven, MN 56252

Ph. 320.264.2161
Fax 320.264.1306



Your dreams.

Your bank.®