

**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
-----------------------------------	-----------

**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 . . . . .	\$45.00/\$65.00/\$75.00/\$200.00
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
---------------------	--------

**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**  
**11102 57<sup>th</sup> St NE**  
**Albertville, MN 55301**  
**Ph. 763.424.5888**  
**Fax 763.424.5887**



**Your dreams.**

**Your bank.®**