

Heartland Bank and Trust Company

Convenience and Discretionary Services Fees 2024

Services	Fees and Charges
<i>The following fees and charges may be assessed against your account. Check printing fees vary by the style of check ordered.</i>	
Amortization Schedule	\$17.50
ATM Mini-Statement**	\$0.50
ATM/Debit Card Replacement**	\$7.50
ATM/Debit Card Replacement (rush)**	\$25.00
ATM/Debit Card Pin Mailer (rush)**	\$25.00
Auction Commitment Letter	\$17.50
Bank Bag (locking bag with two keys)	\$20.00
Cashiers Check	\$8.00
Close New Account Within 90 Days**	\$20.00
Coin/Currency Counting Per \$100.00	\$1.00
Collection Fee (incoming or outgoing, plus postage or fees)**	\$25.00
Current Activity Statement Printout**	\$3.50
Daily Overdraft Charge Per Day (beg. 4th day) For Savings and Consumer Checking	\$5.00
Daily Overdraft Charge Per Day (beg. 4th day) For Business Checking	0.5% of negative balance; max. \$150.00/day
Debit Card International Transaction Fee (up to)^	1% of U.S. Dollar Amount
Dormant Service Charge**	\$5.00
Duplicate Statement**	\$3.50
Fax Service (1-5 pages)	\$4.50
Foreign Check Processing Fee**	\$15.00
Garnishments, Levies, And Other Legal Processes Which Affect Your Account	\$25.00
Garnishments, Levies, and Other Legal Processes When Remitted	\$50.00
Indemnity Agreement	\$10.00
Letters of Credit, Annual	1% of principal (\$50.00 minimum)
License Plate Sticker Renewal Fee (available at participating offices)	\$9.50
Money Order	\$3.00
Monthly Statement Printout**	\$3.50
No Tax ID On Interest Bearing Accounts (per year)**	\$100.00
Overdraft Transfer Service (per transfer)**	\$10.00
Paid Item Fee (Overdraft)* Applies to Checking, Savings, and Money Markets	\$32.00
Returned Item Fee (NSF) Applies to Checking, Savings, and Money Markets	\$32.00
Returned Deposited Item Charge**	\$5.50
Safe Deposit Box Lost Key Replacement	\$15.00
Safe Deposit Box Late Fee (60 days late)	\$10.00
Stop Payment Charge (check or ACH)**	\$32.00
Special Statement Cutoff**	\$10.00
Statement Balancing, Research, Reconciliation Per Hour (one hour minimum)**	\$25.00
Telephone Transfers Through An Office (transfers are FREE through TeleBank, Heartland Bank Online and Mobile Banking)**	\$3.50
Wire Transfers, Outgoing Domestic (per item)**	\$25.00
Wire Transfers, Outgoing International (per item)**	\$60.00
Wire Transfers, Incoming Domestic/International (per item)**	\$10.00

^ This fee is assessed by Visa®

* An insufficient funds item may be created by checks, in person withdrawals, telephone transfers, ATM withdrawals, debit card transactions, or other electronic means.

**Iowa law requires that certain service charges related to checking accounts be subject to sales tax.