

This Fee Schedule is part of the Farm Bureau Bank Terms and Conditions and Disclosures of your account.

## BUSINESS ESSENTIALS

Monthly Account Fee	\$10.00 per account
<i>Includes 0 - 200 debit transactions per month.<sup>1</sup> Can be waived if you maintain an average daily balance of at least \$1,000 within a monthly cycle.</i>	
Additional per Item Fee	\$0.50 each <sup>2</sup>
Paper Statement Fee	\$2.00/Month
<i>To avoid the paper statement fee, choose eStatements.</i>	
Wire Transfer Services	
Incoming - Domestic/Foreign	\$15.00/Transfer
Outgoing - Domestic	\$25.00/Transfer
Outgoing - Foreign	\$40.00/Transfer
Business Online Banking	Free
Business Online Bill Pay	Free

## BUSINESS ADVANTAGE CHECKING

Monthly Account Fee	\$20.00 per account
<i>Includes 0 - 500 debit transactions per month.<sup>1</sup> Can be waived if you maintain an average daily balance of at least \$10,000 within a monthly cycle.</i>	
Additional per Item Fee	\$0.50 each <sup>2</sup>
Paper Statement Fee	\$2.00/Month
<i>To avoid the paper statement fee, choose eStatements.</i>	
Wire Transfer Services	
Incoming - Domestic/Foreign	Free
Outgoing - Domestic (Initiated online)	\$10.00/Transfer
Outgoing - Domestic (Initiated by phone)	\$25.00/Transfer
Outgoing - Foreign	\$40.00/Transfer
Business Online Banking	Free
Business Online Bill Pay	Free

## TREASURY MANAGEMENT SERVICES

Multiple options for Treasury Management Services are available with the Business Analysis Account, where balances earn Earnings Credit (ECR) which may offset fees.

See [Analysis Fee Schedule](#) for pricing information.

### BUILD YOUR OWN TREASURY SOLUTIONS BUNDLES:

Choose **Business Essentials Checking** or **Business Advantage Checking** and earn free Treasury Management Services based on the minimum current daily balance.

Minimum Current Daily Balance: \$8,000+	Choose One
Minimum Current Daily Balance: \$16,000+	Choose Two
Minimum Current Daily Balance: \$24,000+	Choose Three

Build Your Own Treasury Solutions Bundles Options:

Remote Deposit Capture	Wire Module
ACH Payments	Check Positive Pay
ACH Collections	ACH Positive Pay

Additional Services available for additional cost— See [Analysis Fee Schedule](#) for pricing Information.

## DEBIT CARD FEES & LIMITS

Card Replacement Fee	\$5.00 each
ATM Surcharge Rebate	Up to \$15.00
<i>Farm Bureau Bank refunds the first five (5) ATM usage fees (with a maximum up to \$15) each month for transactions at ATMs in the United States.</i>	
Debit Card Transaction Limits	
<i>Per card, per calendar day.</i>	
ATM Cash Withdrawal	\$1,015.00
Point-of-Sale Purchases	\$5,000.00

## IOLTA (only available in Nevada)

Monthly Account Fee	Free
<i>Includes unlimited debit transactions per month.</i>	
Paper Statement Fee	Free
Wire Transfer Services	
Incoming - Domestic/Foreign	Free
Outgoing - Domestic/Foreign	Free
Business Online Banking	Free
Business Online Bill Pay	Free

All other applicable fees will be charged to the operating account. This account is only available in Nevada and complies with the requirements of the IOLTA program in that state. This includes the payment and remittance of interest, reporting information to applicable parties, including overdrafts and returned items, and the accountholder's responsibility to pay for any fees incurred.

## OVERDRAFTS & RETURNED ITEMS

Nonsufficient Funds (NSF) Fee	\$30.00/Item
<i>Assessed for each withdrawal request made by check, in person, or other electronic means that Farm Bureau Bank returns without paying due to non-sufficient funds.</i>	
Overdraft Fee	\$30.00/Item
<i>Assessed for each withdrawal request made by check, in person, or other electronic means that Farm Bureau Bank elects to pay, in its sole discretion, which creates an overdraft in the account.</i>	
Returned Deposit Item Fee	\$12.00/Item
<i>Each item you deposit into an account that is later returned.</i>	

## SAVINGS ACCOUNTS

Monthly Service Fee	
Business Money Market Account	\$10.00/Month
<i>Can be waived if you maintain an average daily balance of at least \$15,000 within a monthly cycle.</i>	
FB - Org Money Market Account	Free
<i>Available to Farm Bureau Organizations ONLY.</i>	
Excessive Withdrawal Penalty Fee	\$5.00 each
<i>Transfers or withdrawals from your savings and money market accounts are limited to six (6) transactions per monthly statement cycle. Transfers or withdrawals over this limit may be subject to additional fees. Farm Bureau Bank will notify you of excessive withdrawals. Refers to your Deposit Terms and Conditions for limited transactions types.</i>	

## OTHER SERVICES & MAINTENANCE FEES

Stop Payment	\$25.00/Item
Cashier's Check	\$5.00/Item
Research	\$15.00/Hour
<i>Half hour minimum.</i>	
Early Account Closing	
<i>May be assessed if account is closed within 90 days.</i>	
Copies	
Statement	\$5.00/Item
Account Activity	\$5.00/Item
Checks or Deposit Slip	\$1.00/Item

Fees may be charged for additional services. The schedule of fees for such services will be made available to you in a separate disclosure or in the agreement for the additional service.

<sup>1</sup> Debit transactions include all debits (i.e., ACH, checks, withdrawals) except Farm Bureau Bank debit card transactions and internal transfers. <sup>2</sup> For all debit transactions over 200 (excluding debit card transactions). <sup>3</sup> For all debit transactions over 500 (excluding debit card transactions). <sup>4</sup> Subject to approval; additional fees may apply for requested service(s). <sup>5</sup> Must maintain an average daily balance to waive monthly account fee plus an additional \$5,000 average daily balance (or \$15,000 total average daily balance).