

## Business Deposit Account Fee Schedule

Effective October 21, 2022

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

### BUSINESS ESSENTIALS

Monthly Account Fee \$10.00 / month per account

*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.*

Additional per Item Fee \$0.50 each<sup>2</sup>

Paper Statement Fee \$2.00 / month

*To avoid the paper statement fee, choose eStatements*

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 / month per account

*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 an monthly cycle.*

Additional per Item Fee \$0.50 each<sup>3</sup>

Paper Statement Fee \$2.00 / month

*To avoid the paper statement fee, choose eStatement*

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

*Farm Bureau Bank refunds the first five (5) ATM*

*usage fees each month for transactions (with a maximum up to \$15 ) at ATMs in the United States.*

Debit Card Transaction Limits

*Per card, per calendar day*

ATM Cash Withdrawal \$505.00

Point-of-Sale Purchases \$1,005.00

### OVERDRAFTS & RETURNED ITEMS

Non-Sufficient Funds (NSF) Fee \$30.00 / item

*Assessed for each withdrawal request made by*

*check, in person, or by other electronic means*

*that Farm Bureau Bank returns without paying*

*due to non-sufficient funds.*

Overdraft Fee \$30.00 / item

*Assessed for each withdrawal request made by*

*check, in person, or by other electronic means*

*that Farm Bureau elects to pay, in its sole discretion,*

*which creates an overdraft in the account.*

Returned Deposit Fee \$12.00 / item

*Each item you deposit that is later returned*

### SAVINGS ACCOUNTS

Monthly Service Fee

Business Money Market Account \$10.00 / month

*Can be waived if you maintain an average*

*daily balance of at least \$15,000 within a monthly cycle.*

FB - Org Money Market Account Free

*Available to Farm Bureau Organizations ONLY.*

Excessive Withdrawal Penalty Fee \$5.00 each

*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.*

### OTHER SERVICES & MAINTENANCE FEES

Stop Payment \$25.00 / item

Cashier's Check \$5.00 / item

Research \$15.00 / hour

*Half hour minimum.*

Early Account Closing

*May be assessed if account is closed within 90 days of opening.*

Copies

Statement \$5.00 / item

Account Activity \$5.00 / item

Check 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).