

EFFECTIVE NOVEMBER 7, 2023

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

## GENERAL ACCOUNT SERVICES

Account Maintenance Fee	\$20.00/month per account
Deposit (Non-ACH)	
1-5 Items	\$1.00/deposit
6-15 Items	\$2.00/deposit
16-25 Items	\$3.00/deposit
25+ Items	\$5.00/deposit
Checks Paid	\$0.24/item
Deposited Items Returned (Non- ACH)	\$7.00/item
ACH Items Posted – Credit / Debit	\$0.20/item
Foreign Check Items	
Deposited Items	\$25.00/item
Checks Paid	\$5.00/item
Deposited Item Returned	\$15.00/item
Wire Transfer Services	
Domestic	
Incoming	\$15.00/transfer
Outgoing – Initiated Online	\$10.00/transfer
Outgoing – Initiated by Phone	\$25.00/transfer
Foreign	
Incoming	\$15.00/transfer
Outgoing - Initiated Online or by Phone	\$40.00/transfer
Overdrafts & Returned Items	
Paid Overdraft Item Fee	\$30.00/item
Returned NSF Item Fee	\$30.00/item

## TREASURY MANAGEMENT SERVICES

Online Banking Services	Free
Remote Check Deposit [RDC]	
RDC Service Fee – Single Feed Scanner	\$25.00/month
RDC Service Fee – Multi Feed Scanner	\$50.00/month
ACH Origination Services	
ACH Administration Fee	
Less than 20 Recipients	\$15.00/month
20+ Recipients	\$30.00/month
Each Additional Account	\$15.00/month
ACH Files Processed	Free
ACH Addenda Record	Free
ACH Originated Item Returned	\$5.00/item
Positive Pay Services	
Check Positive Pay	\$40.00/month per account
ACH Positive Pay	\$20.00/month per account
Account Reconciliation	\$20.00/month per account
Zero Balance Account [ZBA]	
ZBA Master Account	\$20.00/month
ZBA Sub Account	\$10.00/month
Sweep to Interest-Bearing Account	\$100/month
Sweep to Line of Credit Account	\$100/month
Lockbox Services	
Lockbox Monthly Fee	\$100/month
Lockbox Processing Fee	Varies by volume

## BALANCE-RELATED EXPENSES

Earnings Credit Rate	FBB-managed rate subject to change at any time
Regulatory Balance Fee	Average Ledger Balance x \$0.11 / 1,000

## OTHER SERVICES & MAINTENANCE FEES

Stop Payments	
Initiated Online	\$10.00/item
Initiated by Phone	\$25.00/item
Account Statements – Paper	\$5.00/month per account
Research	\$25.00/hour
Half hour minimum.	