

Business Analysis Checking – Schedule of Fees and Related Charges

Effective October 21, 2022

This Fee Schedule is part of the Farm Bureau Bank Terms and Conditions and Disclosures on 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
<i>Foreign Check Items</i>	
Deposited Items	\$25.00 / item
Checks Paid	\$5.00 / item
Deposited Item Returned	\$15.00 / item
<i>Wire Transfer Services</i>	
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

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

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