FARM BUREAU BANK

DEPOSIT ACCOUNT FEE SCHEDULE

EFFECTIVE MAY 1, 2026

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

DEBIT CARD FEES & LIMITS

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

SAVINGS ACCOUNT

Excessive Savings Account Withdrawal Fees
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. Refer to your Deposit Terms and Conditions for limited transaction types.

Excessive Withdrawal Penalty Fee *This fee applies to both Money Market and HSA Savings accounts per transfer or withdrawal.*	$5.00 each
Monthly Service Fees:	
Performance Money Market Account	$0
FB Member Money Market Account	$0
Plus Money Market Account *Can be waived if you maintain an average daily balance of at least $10,000 within a monthly cycle.*	$10.00/Month
Survivor Benefit Account	$0

HEALTH SAVINGS ACCOUNT (HSA) FEES

HSA Monthly Fee - Checking *Can be waived if you maintain a minimum daily balance greater than $1,000 within a monthly cycle.*	$3.00/Month
Early Account Closing *If closed within three years of open date.*	$25.00
HSA Setup Fee *If enrolling with an employer group, this fee may vary.Refer to the terms of your Employer Group Program.*	Varies
HSA Reopen Fee *If enrolling with an employer group, this fee may vary. Refer to the terms of your Employer Group Program.*	Varies

WIRE TRANSFER FEES

Wire Transfer - Outgoing (Domestic)	$20.00
Wire Transfer - Outgoing (Foreign)	$40.00
Wire Transfer - Incoming Fee	$0

ACCOUNT MAINTENANCE FEES

Stop Payment	$25.00/Item
Cashier's Check	$5.00/Item
Research *Half hour minimum.*	$15.00/Hour
Early Account Closing *May be assessed if account is closed within 90 days.*	$25.00
Copies:	
Statement	$5.00/Item
Account Activity	$5.00/Item
Checks or Deposit Slip	$1.00/Item
Returned Deposit Item Fee *Each item you deposit into an account that is later returned.*	$12.00

BUSINESS ACCOUNTS

For fees specific to Business products, refer to the Business Deposit Account Fee Schedule

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 agreement.