FEE SCHEDULE

The following fees may be assessed against your account.
All service charges and fees may be subject to Iowa state and local sales tax.

Account Balancing/Research.....$30.00 per hour ($30.00 min.)

Card Replacement (Personal or Business ATM/Debit Card).....$10.00

Cashier's Check ..... $3.00 each

Check Orders ..... (Fee Depends on Style and Quantity of Check Order)

Coin Counting (Non-Customer)..... 10% charge

Counter Checks.....$1.00 each

Currency Order: This includes money in paper form. Such as ones, fives, twenties, etc.…$2.00 per $1000

Coin Order: A fee of $0.20 per roll of coin will be imposed on bulk orders. Bulk orders consist of rolled coin in excess of 10 rolls or more.

Note: Change orders for business accounts refer to separate business agreement(s) for fees.

Deposit Bags: Zipper without Lock.....$7.00

Zipper with Lock (9" X 16”)……$20.00

Digital Banking Transfer Fees:

TransferNow® (Account-to-Account Transfer) Next Day Delivery ... $2.50 (per occurrence)

CheckFree® Next℠ BillPay Rush Delivery…… $14.95 (per occurrence)

Foreign Deposit Item Fee (Check Drawn on Foreign Bank)..... $10.00 per item

Additional fees assessed by the foreign bank will be deducted from the deposited amount.

Garnishments/Levies/Other Legal Processes..... Quote

Night Depository Box Access:

1 Locked Bag, 1 Box.....$20.00

Additional Box Key.....$3.00 each

Lost Box Key.....$20.00 each

Nonsufficient Funds (NSF) Return Item ..... $28.00* per item per presentment

A nonsufficient funds item may be created by checks, electronic means (ACH/electronic items, ATM/Debit cards/check cards, internet banking/online banking), telephone banking, loan payment, return deposited items, service charge or in-person withdrawal. The fee is assessed each time an item is presented for payment and returned unpaid due to nonsufficient funds in the account. This may result in multiple fees for the same transaction.

Overdraft (Debit or Check Paid) .....$28.00* per item paid

An overdraft item may be created by checks, electronic means (ACH/electronic items ATM/Debit cards/ check cards, internet banking/online banking), telephone banking, loan payment, return deposited items, service charges or in-person withdrawal.

Returned Deposited Items.....$7.00 each (business only)

Safe Deposit Box (Not all Locations).....Quote

Statement Copy..... $1.00 per statement

Stop Payments..... $35.00 per order

Wire transfers:

Domestic Incoming..... $10.00

Foreign Incoming.....$20.00+fees

Domestic Outgoing.....$20.00

Foreign Outgoing .....$40.00+fees

Effective 10/21/2026

*We will limit Overdraft and NSF fees to 4 per business day or a maximum of $112.00 per business day. We will not charge an Overdraft/NSF fee if an item(s) does not overdraw your account more than $10.00. Please refer to Terms and Conditions Overdraft Addendum for additional information.

NORTHWEST BANK