MIDWEST HERITAGE
A HY-VEE COMPANY

Consumer Fee Schedule
Effective April 1, 2026

Account Closing (account closed within 90 days of opening)	$25.00/account
Account Reactivation (check or savings closed for less than 3 months)	$10.00/occurrence
Account Research and Balancing	$15.00 per hour half hour
Check Image Copy	$5.00/each
Statement or Tax Form Copies	$6.00/each
Cashier's Check (Customers Only)	$8.00/each
Collection Item (Incoming or Outgoing)	$25.00/item
Coin Counting for Customer	10% of amount over $350.00
Non-Customer	10% of amount
Coin Roll Purchase for Customers	$0.25/roll over 10 rolls
Coin Roll Purchase for Non-Customers	$0.25/roll
Currency Purchase	$1.00/strap
Consumer Digital Banking (Internet and Mobile)	No Charge
Consumer Bill Payment	No Charge
Visa Debit Card	
Debit Card Replacement	$15.00/card/occurrence
Debit Card or PIN Rush-Order	$50.00/card or PIN
International Surcharge ("SVC CHG INTRNTL TR")	1% of purchase or withdrawal
Dormant Checking Account – 6 months no activity ("DORMANT FEE")	$5.00/month
Dormant Savings or Money Market Account – 12 months no activity ("DORMANT FEE")	$5.00/month
Foreign Currency	Fees vary based on amount and delivery fees
Garnishment/Tax Levy/Legal Order ("LEGAL ORDER")	$100.00/each
Nonsufficient Funds Item Returned ("NSF ITEM RETURN FEE")	$27.00/item/presentment*
Overdraft Item Paid ("OD ITEM PAID FEE")	$27.00/item/presentment*
Overdraft Transfer (Automatic Transfer from Savings)*	No Charge
Paper Statement (based on account type ("PAPER STATEMENT FEE")	$5.00/account/month
Phone Banking ("TELE INQ DIRECT CHG")	First 5 calls, No Charge
Calls over 5 in statement cycle (no maximum)	$1.00/call
Redeposit Check Returned Insufficient or Uncollected Funds ("REDEP RTN ITEM FEE")	$10.00/item
Returned Deposited Item Chargeback ("DEP ITEM RETURNED")	$10.00/item
Safe Deposit Box ("SAFE DEPOSIT FEE")	Fees vary by size and location
Safe Deposit Box Drilling Fee or Duplicate Key Charge	Actual cost
Stop Payment ("STOP PAYMENT FEE")	$30.00/stop order
Undeliverable Mail ("UNDELIVERABLE MAIL")	$7.50/envelope/month
Wire Transfer – Incoming Domestic (from another U.S. financial institution; "INCOMING WIRE")	$20.00/each
Outgoing Domestic (to another U.S. financial institution; "OUTGOING WIRE")	$25.00/each
International Incoming (we do not initiate outgoing International; "INTERN'TL WIRE IN")	$50.00/each

Fees subject to applicable sales tax when charged to checking or money market accounts.
*Fee applies to nonsufficient funds or overdrafts created by check, ACH debit, withdrawal or other electronic means. Accounts may be subject to this fee each time a debit item is presented for payment regardless of whether we pay or return the item. Note, ATM withdrawals and fees are not subject to Overdraft Fees.