

Business Deposit Account Fee Schedule

Effective as of February 26, 2019

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

Business Checking

Monthly Account Fee	\$ 10.00 / month per account
<i>Includes 0 – 200 debit transactions per month.¹ Can be waived if you maintain an average daily balance of at least \$ 1,000 within a monthly cycle.</i>	
Additional per Item Fee	\$ 0.50 each ²
Wire Transfer Services	
Incoming – Domestic/International	\$ 12.50 / transfer
Outgoing – Domestic	\$ 25.00 / transfer
Outgoing – International	\$ 40.00 / transfer
Online Banking	Free
<i>Additional Services (available by request):</i>	
• Tax Payments	
• Multi-User Administration	
Online Bill Pay	Free

Business Advantage Checking

Monthly Account Fee	\$ 20.00 / month per account
<i>Includes 0 – 500 debit transactions per month.¹ Can be waived if you maintain an average daily balance of at least \$ 10,000 within a monthly cycle.</i>	
Additional per Item Fee	\$ 0.50 each ³
Wire Transfer Services	
Incoming – Domestic/International	Free
Outgoing – Domestic (Initiated online)	\$ 10.00 / transfer
Outgoing – Domestic (Initiated by phone)	\$ 25.00 / transfer
Outgoing – International	\$ 40.00 / transfer
Business Online Banking	Free
<i>Additional Services (available by request):</i>	
• Tax Payments	
• Multi-User Administration	
• Payroll	
• Access to Treasury Management Services ⁴	
Online Bill Pay	Free

Treasury Management Services

The following services are optional and only available with Business Advantage Checking or Business Analysis Checking. All services are subject to approval; additional fees may apply.

Remote Check Deposit

Single-feed Scanner	\$ 25.00 / month per scanner ⁵
<i>Can be waived if you maintain an average daily balance of at least \$ 15,000 within a monthly cycle.</i>	
Multi-feed Scanner	\$ 50.00 / month per scanner
Positive Pay + Account Reconciliation	\$ 40.00 / month ⁶
<i>Can be waived if you maintain an average daily balance of at least \$ 15,000 within a monthly cycle.</i>	
Account Reconciliation (without Positive Pay)	\$ 20.00 / month ⁷
<i>Can be waived if you maintain an average daily balance of at least \$ 15,000 within a monthly cycle.</i>	
Package A	\$ 65.00 / month
<i>Includes enrollment in Remote Check Deposit and Positive Pay services. Only a single-feed scanner is eligible for package pricing. Can be waived if you maintain an average daily balance of at least \$ 20,000 within a monthly cycle.</i>	
Package B	\$ 45.00 / month
<i>Includes enrollment in Remote Check Deposit and Account Reconciliation services. Only a single-feed scanner is eligible for package pricing. Can be waived if you maintain an average daily balance of at least \$ 20,000 within a monthly cycle.</i>	

Debit Card Fees & Limits

Card Replacement Fee	\$ 5.00 each
ATM Surcharge Rebate	Up to \$ 15.00
<i>Farm Bureau Bank refunds the first five (5) ATM usage fees each month for transactions (with a maximum up to \$ 15) at ATMs in the United States.</i>	
Debit Card Transaction Limits	
<i>Per card, per calendar day.</i>	
ATM Cash Withdrawal	\$ 505.00
Point-of-Sale Purchases	\$ 1,005.00

Overdrafts & Returned Items

Returned NSF Item Fee	\$ 30.00 / item
<i>Assessed for each withdrawal request made by check, in person, or by other electronic means that Farm Bureau Bank returns without paying due to non-sufficient funds.</i>	
Bill Pay NSF Item Fee	\$ 25.00 / item
<i>An additional charge for NSF items that were originated using Farm Bureau Bank's bill payment service.</i>	
Paid Overdraft Item Fee	\$ 30.00 / item
<i>Assessed for each withdrawal request made by check, in person, or by other electronic means that Farm Bureau Bank elects to pay, in its sole discretion, which creates an overdraft in the account.</i>	
Returned Deposit Fee – Accountholder	\$ 20.00 / item
<i>Each item you deposit that is written on a non-Farm Bureau Bank account that is later returned.</i>	
Returned Deposit Fee – Third-Party Account	\$ 5.00 / item
<i>Each item you deposit that is written by a third-party that is later returned.</i>	
Positive Pay Check Exception – Return	\$ 10.00 / item
<i>Fee only applies to account with Positive Pay TMS.</i>	

Savings Accounts

Monthly Service Fees

Business Money Market Account	\$ 10.00 / month per account
<i>Can be waived if you maintain an average daily balance of at least \$ 15,000 within a monthly cycle.</i>	
FB-Org Money Market Account	Free
<i>Available to Farm Bureau organizations ONLY.</i>	

Excessive Withdrawal Penalty Fee	\$ 5.00 each
<i>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.</i>	

Other Services & Maintenance Fees

Stop Payment	\$ 25.00 / item
Cashier's Check	\$ 5.00 / item
Research	\$ 15.00 / hour
<i>Half hour minimum.</i>	
Early Account Closing	\$ 25.00
<i>May be assessed if account is closed within 90 days of opening.</i>	
Copies	
Statement	\$ 5.00 / item
Account Activity	\$ 5.00 / item
Check or Deposit Slip	\$ 1.00 / item

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 in the agreement for the additional service.

¹ Debit transactions include all debits (i.e., ACH, checks, withdrawals) except Farm Bureau Bank debit card transactions and internal transfers.

² For all debit transactions over 200 (excluding debit card transactions).

³ For all debit transactions over 500 (excluding debit card transactions).

⁴ Subject to approval; additional fees may apply for requested service(s).

⁵ Must maintain an average daily balance to waive monthly account fee plus an additional \$5,000 average daily balance (or \$15,000 total average daily balance).

⁶ Must maintain an average daily balance to waive monthly account fee plus an additional \$5,000 average daily balance (or \$15,000 total average daily balance).

⁷ Must maintain an average daily balance to waive monthly account fee plus an additional \$5,000 average daily balance (or \$15,000 total average daily balance).