Common Features

(Limits and Fees)

EFFECTIVE AS OF JANUARY 1, 2019

BANKWEST PO Box 219 5921 Main St Rockford, MN 55373 (763) 477-5231

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Overdraft Fee Categories. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account Printout	\$2.00
Amortization Schedule	\$10.00
ATM Withdrawal Fee (BANKWEST Machine)	No Charge
ATM Withdrawal Fee (Non Network Machine)	\$1.50
ATM/Debit Card Replacement Fee (per card)	\$10.00
Business Bill Pay (Per Month) Including first 25 Business Bill Pay transactions per month	\$7.95
Business Bill Pay (Per Transaction) Per transaction over 25 Business Bill Pay transactions per month	\$0.40
Cash Management	Contact BANKWEST for Fee Schedule
Cashiers Checks	\$4.00
Check Printing	Cost for check printing varies depending on style of checks ordered
Check Cashing (Customer)	No Charge
Check Cashing (Non-Customer) per \$100	\$5.00
Checking Deposit Tickets	Current Supplier Pricing
Checking Plus (Annual Fee)	\$30.00
Closing Account Fee If closing within the first 6 months	\$10.00
Coin Counting	Customer - No Charge; Non- Customer - 10% of total, \$5.00
	minimum

Counter Checks (per check) First counter check free	\$0.20
Deposit Zipper Bag	\$5.00
Deposited Return Item Fee - per item (a single item may incur multiple fees if presented multiple times.)	\$4.00
Document Copy (per item)	\$1.00
Dormant Account Fee A \$10.00 monthly dormant account fee will be charged if the balance is less than \$2,500.00 and there is no transaction activity for 182 days on checking/money market accounts and 365 days for savings accounts. Minor accounts are waived if the primary owner is less than 18 years of age.	\$10.00
Facsimile Fee Sending and Receiving (per page)	\$1.00
Foreign Currency	Contact BANKWEST for details and fees
Hold Mail (per month)	\$5.00
IRA Termination Fee	\$40.00
Levy/Garnishment Processing	\$40.00
Loan Coupon Book Replacement	\$5.00
Money Orders (Customer)	\$2.00
Money Orders (Non-Customer)	\$3.00
Notary Fee (Customer)	No Charge
Notary Fee (Non-Customer)	\$1.00
Photo Copies Per page	\$0.20
Record Research (per hour) \$15.00 Minimum	\$40.00
Remote Deposit	Contact BANKWEST for fee schedule
Safe Deposit Box 3x5 (per year)	\$25.00
Safe Deposit Box 5x5 (per year)	\$30.00
Safe Deposit Box 3x10 (per year)	\$35.00
Safe Deposit Box 5x10 (per year)	\$55.00
Safe Deposit Box 10x10 (per year)	\$75.00
Safe Deposit Box Key Deposit	\$20.00

Safe Deposit Box Drilling Fee	Actual Cost
Safe Deposit Box Late Payment Fee	5.00
Savings Deposit/Withdrawal Tickets	Current Supplier Pricing
Stop Payment	\$20.00
Sweep Fee	\$2.00
Wire Transfer - Incoming	\$15.00
Wire Transfer - Outgoing	\$25.00
Wire Transfer - Foreign	\$50.00
Overdraft Item Fee - per item (a single item may incur multiple fees if presented multiple times.)	\$30.00
NSF (Nonsufficient Funds) Paid Item(s) Charge - per item (a single item may incur multiple fees if presented multiple times.)	\$30.00
NSF (Nonsufficient Funds) Return Item(s) Charge- per item (a single item may incur multiple fees if presented multiple times.)	\$30.00
Bounce Protection Paid Item(s) Charge - per item (a single item may incur multiple fees if presented multiple times.)	\$30.00