

Account Service Charges And Fees Schedule

Effective July 1, 2010

www.communitybankiowa.com

Account Service Charges

Consumer Accounts

Checking Account

- Minimum Balance to Open—\$100.00
- Monthly minimum balance fee if the daily balance drops below:
 - \$500 - \$4.00 plus \$.20 per debit after 40 debits
 - \$250 - \$8.00 plus \$.20 per debit after 40 debits
- If you have another savings or certificate of deposit account with us under the same ownership, with a total of at least \$10,000.00 in the accounts, the service charge will be waived.
- If there were no debits to your account during the statement cycle, there is no service charge. When owned by nonprofit organization or social club, there is no service charge.

Checking with Interest Account

- Minimum Balance to Open—\$500.00
- Monthly minimum balance fee if the daily balance drops below:
 - \$1000 - \$ 6.00 plus \$.20 per debit after 40 debits
 - \$ 500 - \$10.00 plus \$.20 per debit after 40 debits
- If you have another savings or certificate of deposit account with us under the same ownership, with a total of at least \$10,000.00 in the accounts, the service charge will be waived.
- If there were no debits to your account during the statement cycle, there is no service charge.

Student / Senior Account

- Minimum Balance to Open—\$100.00
- \$.20 per debit after 20 debits during the statement cycle.

Free Checking Account

- Minimum Balance to Open—\$100.00
- No monthly service charge
- No per debit fee
- Non-interest bearing
- Fully itemized statement - checks or check images not included (Safekeeping of check images required.)
- One check copy per statement cycle free. \$2.00 charge for each additional check copy thereafter.
- Consumer accounts only.

SHAZAMChek Card Account

- No transaction charge at terminals owned by Community Bank.
- \$1.00 for each foreign ATM transaction, whether it be a cash withdrawal, balance inquiry, transfer, etc. A foreign ATM is one that was not installed or owned by Community Bank.
- \$1.25 monthly maintenance fee. Each time the customer uses the SHAZAMChek Card at a merchant that accepts MasterCard, the monthly maintenance fee will be reduced by \$.25 until it reaches zero (0). In other words, use the card at least five (5) times during a monthly statement cycle to purchase products and the monthly maintenance fee will be waived.
- \$10.00 for Replacement of lost card or PIN.
- You may be required by other financial institutions to pay a surcharge when you use your card at one of their ATM's. Look for ATMs with "Privileged Status" to reduce or avoid a surcharge.

Passbook Savings Account

- Minimum Balance to Open - \$50.00 unless the primary account owner is under the age of 18; then no minimum opening balance requirement.
- You may have nine (9) debits to the account during every quarterly interest period. The fee for each debit after nine (9) is \$1.00 per debit.
- Additional fees may be assessed, including but not limited to: overdraft fees or return item (NSF)fees. See the Fee Schedule.

EFT (Electronic) Savings Account

(May Be Required)

- Minimum Balance to Open - \$50.00 unless the primary account owner is under the age of 18; then no minimum opening balance requirement.
- You may have three (3) debits to the account during every monthly interest period. The fee for each debit after three (3) is \$1.00 per debit.
- Additional fees may be assessed, including but not limited to: overdraft fees or return item (NSF)fees. See the Fee Schedule.

Business Accounts

Business — Non-Interest Bearing Account

Regular Service Charge Schedule

- Minimum Balance to Open—\$500.00
- \$5.00 — Monthly maintenance fee
- \$.15 for each debit to the account
- \$.08 for each check not on us deposited to the account.
- Less \$.30 earnings credit for each \$100 average collected balance. This earnings credit rate may change as often as monthly.
- If there were no debits to your account during the statement cycle, there is no service charge. Service charges of less than \$3.00 are waived.
- Business accounts are subject to analysis.

Business — Non-Interest Bearing Account

Flat Rate Plan

For NEW Accounts Only

- Minimum Balance to Open—\$500.00
- \$20.00 per month (including taxes).
- You will receive a quarterly analysis of your account based on our Regular Service Charge Schedule above versus \$20.00 per month.

- At the end of any six-month period (based on analysis) when you have overpaid on the Flat Rate Plan versus our Regular Service Charge Schedule, we will refund the difference and you may continue on the Flat Rate Plan.
- At the end of any six-month period (based on analysis) when you have underpaid versus our Regular Service Charge Schedule, you will not be charged for the difference but you will be required to switch to our Regular Service Charge Schedule. and may not go back on the Flat Rate Plan.

Business — Interest Bearing Account

- Only sole-proprietorships qualify for our tiered, variable rate interest bearing checking account.
- Minimum Balance to Open—\$500.00
- \$5.00 — Monthly maintenance fee
- \$.15 for each debit to the account
- \$.08 for each check not on us deposited to the account.
- Less \$.065 earnings credit for each \$100 average collected balance. This earnings credit rate may change as often as monthly.
- If there were no debits to your account during the statement cycle, there is no service charge. Service charges of less than \$3.00 are waived.
- Business accounts are subject to analysis

Business — Interest Bearing HiFi Account

- Incorporated businesses, partnership, and other for-profit accounts qualify for our tiered, variable rate interest bearing HiFi account.
- Minimum Balance to Open—\$2,500.00
- \$5.00 — Monthly maintenance fee
- \$.15 for the first three (3) checks to the account
- \$5.00 for each check over three (3)
- Unlimited over-the-counter transfers of collected funds to and from your regular checking account and your HiFi account.
- \$.08 for each check not on us deposited to the account.
- Less \$.05 earnings credit for each \$100 average collected balance. This earnings credit rate may change as often as monthly.
- If there were no debits to your account during the statement cycle, there is no service charge. Service charges of less than \$3.00 are waived.
- Business accounts are subject to analysis

Individual Retirement Accounts

Custodial IRAs

- Minimum Balance to Open - \$200.00
- There are no other fees for this type of account.

Self-Directed Custodial IRAs

- Minimum Balance to Open - \$5000.00
- \$15.00 - Set-up Fee
- \$50.00 - Annual Administrative Fee (Due Dec. 1)
- \$50.00 - Account Close Out Fee, at time of closing
- \$15.00 - Transfer Out for any purpose
- \$10.00 - Annual Min. Distribution Calculation Fee (Due Dec. 1)
- Brokerage Fees per Broker

Other Information

Sweep transfers can be used as an overdraft protection plan for checking accounts. Please check with our staff if you are interested in this service.

Certain service charges are subject to tax pursuant to Section 422.43 (11) of the Iowa Code and Chapter of the Iowa Administrative Code.

Additional Fees

Automatic Funds Transfers		\$1.00
Bulk Loose Coin Handling		No Charge
Check Cashing - Per Check		
Customers		No Charge
Non-Customers		\$2.00/\$100
	Max Fee	\$50.00
Check Printing	(Fee depends on style of checks ordered)	
Collection Items		\$20.00
Computer Printouts		\$1.00
Coupon book replacement		\$10.00
Digital Image Statements On CD-Rom		\$10.00
Dormant Checking & Savings Accounts		\$5.00/qtr
Faxes / Incoming or Outgoing		\$2.00 for first page or cover plus \$.50 for ea. add'l page
Gift Cards		\$6.99
Interim Statements		\$5.00
Items Returned and charged to your account		\$3.00
Mobile Banking-Cell Phone to Internet Banking Account		\$2.00/month
Money Orders - Any Amounts		\$3.00
Notary Service - Non-Customer		\$5.00
Overdraft Fee per debit *		\$25.00
Photocopies		\$.25
Processing Levies/Garnishments		\$40.00
Sweep Transfer		\$1.00
Research/Account Reconciliation		\$30.00/hr. with a \$10.00 min.
Return Item Fee per debit (NSF) *		\$25.00
Stop Payment Request		\$15.00
Telephone Transfers/Inquiries		\$1.00
Travel Cards		\$9.99
Wire Transfers	In or Out	\$15.00
International Wires		Cost + \$15.00

*Created by checks, in person withdrawals, ATM withdrawals, or by other electronic means.

Safe Deposit Boxes – Contents are NOT FDIC Insured

Rent (per year)

2x5	\$10.00
2 1/2x5	\$10.00
3x5	\$15.00
5x5	\$30.00
3x10	\$35.00
5x10	\$45.00
10x10	\$90.00

Safe deposit box drilling fee @ cost of drilling plus cost of new lock & keys.

Lost Safe Deposit Box Key \$20.00/key

Bill Payment Service

After the 90 day introductory period, Bill Payment for accounts have a monthly flat fee of \$3.00 per month, which includes up to 6 Bill Payments per month on each account that has enabled this service.

Fees of \$0.75 are assessed for each Bill Payment exceeding 6 per month in each account.

For Business Customers, additional charges may apply for services such as:Nacha File Imports.These fees may vary and are subject to separate agreements.

Any applicable fees will be charged regardless of whether the Service was used during the billing cycle. There may be a charge for additional transactions and other optional services.

Such as:

ACH Debit NSF:	\$25.00
Check Image Retrieval/Proof of Payment:	\$10.00
Payment Research Claim:	\$25.00
Stop Payment/Reissue Request:	\$20.00

You agree to pay such charges and authorize us to deduct the calculated amount from your designated Billing Account for these amounts and any additional charges that may be incurred by you.Any financial fees associated with your standard deposit accounts will continue to apply.

You are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

Member FDIC

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