

**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**

from

**State Savings Bank**  
**4800 Mills Civic Parkway, Suite 100**  
**West Des Moines, IA 50265**  
**(515)457-9533**

**COMMON FEATURES**

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

ATM card	No Annual Fee
ATM card replacement	\$10.00*
Debit card	No Annual Fee
Debit card replacement	\$10.00*
Cashier's Checks, Money Orders	\$5.00
Counter Checks	\$0.25* each
Gift Cards	\$2.00 each
Overdraft created by check, in-person withdrawal, ATM withdrawal or other electronic means	\$31.00 per item
Nonsufficient Funds Fee	\$31.00 per item for each time the item is presented

An unpaid item may be presented multiple times. A \$31 Nonsufficient Funds Fee may be charge each time the item is presented for payment and the amount available in your account is not sufficient to cover the payment, regardless of the number of times the item is presented.

Daily overdraft for negative account balance	\$7.50 per day
Account activity printout	\$1.00* per page
Account research	\$25.00* per hour, plus \$1.00* per page, \$20.00* minimum
Account balancing assistance	\$20.00* per hour
Imaged items	\$1.00*
Stop payment - all items	\$25.00*
Wire transfer (outgoing)	\$20.00*
Wire transfer (international)	\$40.00*
Garnishments	\$25.00
Levies	\$25.00
Dormant account	\$5.00* per statement cycle

An account is dormant if for 12 months: There have been no deposits or withdrawals to the account or there has been no communication about your account(s).

Photocopies	\$0.25 each
Fax service	\$1.00 per page

\*Service charges and fees assessed against your checking account are subject to Iowa state sales tax.

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**LIMITS AND FEES DISCLOSURE**

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