

**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 Card	\$2.00
Overdraft created by check, in-person withdrawal, ATM withdrawal or other electronic means (\$90 per day maximum charge)	\$30.00 per item
Nonsufficient funds item created by check, in-person withdrawal, ATM withdrawal or other electronic means	\$30.00 per item for each time the item is presented.
An unpaid item may be presented multiple times. A \$30 Nonsufficient Funds fee may be charged each time the item is presented for payment if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the item is presented. (\$90 per day maximum charge)	
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
Balance inquiry	\$1.00* per inquiry in excess of one per week
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

**LIMITS AND FEES DISCLOSURE**

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

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