



Banking Service Fees

Auto Transfer Fee	
Line of Credit to Deposit Acct.	\$3.00
Ready Credit Advance (Per trans)	\$3.00
Deposit to Deposit Acct.	\$5.00
Bank Money Order	\$5.00
Cash Handling ≥ \$10,000 daily	\$5 per \$1000
Cashiers Check	\$5.00
Cashing Checks (Non-customer)	Varies
Charge Back Item	\$4.00
Check Printing	Varies
Closed Deposit Acct Fee < 6 mo.	\$25.00
Coin Counting < \$100	\$5.00
> \$100	5%
Collections	\$30.00
Computer Amortization	\$10.00
Copy of Statements - Deposits	\$5.00
Print-Out of Activity	\$3.00
Note Payment Notice	\$3.00
Counter Checks > 5	\$.50 each
Coupon Book	\$15.00
Debit Card Dispute Processing	\$12.00
Debit Card Pin Order	\$5.00
Debit Card Reorder (Lost)	\$10.00
Depository Bags (Locked)	\$25.00
Dormant Account (Per statement)	\$5.00
Electronic Funds Transfer (ACH)	
Service Per Month	\$15.00
Per File	\$5.00
Per Item in File	\$0.08
Levy/Garnishment	\$95.00
Lien Release (Duplicate)	\$10.00

Effective 2015.10.01



Additional Banking Service Fees

Mortgages	
Partial Release/Satisfaction	\$100.00
Subordination	\$200.00
Recording Service	\$50.00
Night Depository Fee (Annual)	\$15.00
Notary (Non-customer)	\$5.00
Online Bill Payment	\$0.50
Overdraft Charge (Per check)	\$30.00
Overdraft Charge - 7 days	\$30.00
Payoff Statement for Loan	\$25.00
Payroll Direct Deposit	
Service Per Month	\$15.00
Per File	\$5.00
Per Item in File	\$0.08
Personal Money Order	\$5.00
Remote Deposit Service	
Installation Fee	\$475.00
Service Per Month	\$40.00
Research	\$25.00 per hour, plus \$3.00 per stmt up to 2 pages then \$1.50 per page
Research - Legal	Varies
Returned Mail/E-Statement	\$3.00
Safe Deposit Box (Per size per year)	
St. Cloud West & East	\$25-85.00
Long Prairie & Browerville	\$10-60.00
Statement Reconciliation (Per hour)	\$25.00
Stop Payment (6 months)	\$30.00
Wire Transfers	
Domestic - Incoming	\$20.00
Foreign - Incoming	\$25.00
Domestic - Outgoing	\$25.00
Foreign - Outgoing	\$45.00



Heritage Online Service Fees

Online Banking	Free
Mobile Banking	Free
Pay-A-Person	
Standard Payment:	
Up to \$100	Free
\$100.01-\$500	Up to \$1 per payment
\$500.01+	Up to \$2 per payment
Next Day Payment:	
\$5-\$50	Up to \$0.75 per payment
\$50.01-\$500	Up to \$0.25 + 1% of amount
Instant Payment (Eligible Customers):	
\$1-\$50	Up to \$3.50 per payment
\$50.01-\$500	Up to \$2.50 + 2% of amount
Request Money:	Up to \$1.50 per transaction
Online Statements	Free
E-Billing	Free
Bill Pay	
Standard Delivery:	
1-2 days for electronic or	
3-4 days for paper check	Free
Express Delivery:	
Same Day or overnight	Up to \$14.95 per payment
Remote Deposit	Up to \$0.50 per deposit item
Account Alerts	Free
Stop Payments	Up to \$30 per stop payment