

Schedule of Service Charges and Account Terms

Effective January 31, 2016

For additional disclosure information about terms, fees and interest rates please refer to the deposit account agreement.

Debit Card	FREE
ATM Transactions on Wheatland Bank machines.....	FREE
No ATM Fees Nationwide	
Non-Wheatland Bank ATM fees automatically reimbursed up to \$10/month*	
Card Replacement.....	\$5
PIN Replacement.....	\$2

Cashier's Check	\$6
Non-Customer.....	\$10

Check Cashing	FREE
Non-Customer.....	\$10

Check Printing	Varies
-----------------------------	--------

Checkbook Reconciliation	\$25/hr
(First instance free)	

Coin	
Rolled Coin Deposited.....	\$0.10/roll
Loose Coin Counted and Deposited.....	1% of the transaction

Collection	
Check Collection Domestic.....	\$20 ea (plus drawee bank fees)
(Incoming and Outgoing)	
Check Collection Foreign.....	\$30 ea (plus drawee bank fees)
(Incoming and Outgoing)	
Bond Non-Coupon.....	\$12/item
Bond with Coupon.....	\$5/item
Redemption through Mail.....	\$5 + postage
Coupon Envelope.....	\$1

Courier Services	Varies
-------------------------------	--------

Dormant Account	
Monthly Service Charge.....	\$10/month

Early Closure	\$25
(Within 90 days of opening account)	

Fax/Local	FREE
Non-Customer/Long Distance.....	\$5 first 3 pages, \$2 ea additional

Foreign Items	
Foreign Check Processing Fee.....	\$30 per transaction
Check Collection Foreign.....	\$30 ea (plus drawee bank fees)
(Incoming and Outgoing)	

Health Savings Account	
Plan Fee.....	\$12 annually

IRA Fees	
Setup Fee (at time of opening).....	\$12
IRA Plan Fee.....	\$12 annually
Transfer to Another Custodian.....	\$10 at withdrawal
Early Withdrawal.....	\$50 at withdrawal
(Prior to age 59 1/2) plus penalty	

Legal	\$75 processing fee plus \$75/hr research fee
(Garnishments, levies, notices to withhold and subpoenas; or other such rate as may be set by law)	
Photocopies.....	\$1 ea

Night Deposit	
Poly Bag.....	Varies
Zipper Bag.....	\$5
Locking Bag.....	\$25

Notary	FREE
Non-Customer.....	\$10

Overdraft Fee**	\$30 service charge per item
Returned Item Fee**	\$30 service charge per item
Protection from Savings.....	\$7.50 per transfer
(We will not charge an Overdraft or Returned Item Fee if your ending account balance is overdrawn by \$10 or less.)	

Photocopies	\$0.10 ea
--------------------------	-----------

Research	
Account History Printout.....	\$2 ea
Account Research/Adjustment.....	\$25/hr
(1 hour minimum)	
Transaction Copies.....	\$5/item
Copy of Statement.....	\$5
Copy of Check.....	\$2

Returned Deposited Item Fee (Return Dep Item Fee)	\$7 ea
--	--------

Returned Mail	\$5
(Imposed after 2 consecutive months of returned statements)	

Safe Deposit Box	
Replacement Key.....	\$15
Box Drilling.....	\$75 plus cost
Box.....	Varies by size

Statement Copies on CD	\$1/month or \$12/year
-------------------------------------	------------------------

Stop Payment	\$32 per item
---------------------------	---------------

Wire Transfers	
Incoming (Customer).....	\$15
Incoming (Non-Customer).....	\$35
Outgoing (Customer).....	\$25
Foreign Incoming (Customer).....	\$30
Foreign Incoming (Non-Customer).....	\$40
Foreign Outgoing (Customer).....	\$40

*Business Check Card is excluded.

**Items refer to checks, in-person withdrawals or withdrawals by other electronic means. ATM withdrawals and everyday debit card transactions will be subject to fee if a customer has opted in to the Overdraft Privilege program. In Account Agreement (Overdraft Policy) these fees are referenced to as a Service Charge.



Schedule of Service Charges and Account Terms

Effective January 31, 2016

For additional disclosure information about terms, fees and interest rates please refer to the deposit account agreement.

Personal Banking Charges and Account Terms

Free Checking

Minimum Opening Deposit.....	\$100
Minimum Balance.....	none
Per Check Charge.....	none

Gold Checking

Minimum Opening Deposit.....	\$100
Minimum Balance to Avoid Monthly Service Charge.....	\$2,000
Monthly Service Charge.....	\$7

Personal Statement Savings

Minimum Opening Deposit.....	\$100
Minimum Balance to Avoid Monthly Service Charge.....	\$300
Monthly Service Charge.....	\$3
Excess Withdrawal (Excess W/D).....	\$3 ea

(more than 6 per statement cycle)

Personal Combined Savings

Minimum Opening Deposit.....	\$100
Excess Withdrawal (Excess W/D).....	\$3 ea

(more than 6 per statement cycle)

Personal Money Market

Minimum Opening Deposit.....	\$1,000
Minimum Balance to Avoid Monthly Service Charge.....	\$1,000
Monthly Service Charge.....	\$10
Excess Withdrawal (Excess W/D).....	\$5 ea

(more than 6 per statement cycle)

Health Savings Account

Minimum Opening Deposit.....	\$50
------------------------------	------

Online Banking.....**FREE**

Online Bill Pay.....**FREE**

E-Statements.....**FREE**

Mobile Banking.....**FREE**

Business Banking Charges and Account Terms

Free Small Business Checking

Minimum Opening Deposit.....	\$100
Minimum Balance to Avoid Monthly Service Charge.....	none
Deposited Item Fee.....	\$0.25 ea

(excess of 100 items per statement cycle)

Paid Item Fee.....	\$0.25 ea
--------------------	-----------

(excess of 100 items per statement cycle)

E-Statements.....	FREE
Paper Statements.....	\$2
Currency Deposited.....	\$0.80/\$1,000 (after \$5,000 per month)

Prime Analyzed Business Checking

Minimum Opening Deposit.....	\$100
Monthly Service Charge.....	\$10
Deposited Item Fee.....	\$0.07 ea
Deposited Item Fee w/Remote Deposit Solutions.....	\$0.12 ea
Deposit (per deposit slip).....	\$0.25 ea
Paid Item Fee.....	\$0.15 ea
Other Deposit Cost.....	\$0.06 per thousand
Negative Balance Fee (per day).....	Prime + 3%
Currency Deposited.....	\$0.80/\$1,000 (after \$5,000 per month)

Choice Business Checking

Minimum Opening Deposit.....	\$100
Monthly Service Charge (w/E-Statements).....	\$3
Monthly Service Charge (w/Paper Statements).....	\$5
Deposited Item Fee.....	\$0.25 ea

(excess of 250 items per statement cycle)

Paid Item Fee.....	\$0.25 ea
--------------------	-----------

(excess of 250 items per statement cycle)

Currency Deposited.....	\$0.80/\$1,000 (after \$5,000 per month)
-------------------------	--

Business Savings

Minimum Opening Deposit.....	\$100
Minimum Balance to Avoid Monthly Service Charge.....	\$300
Monthly Service Charge.....	\$5
Excess Withdrawal (Excess W/D).....	\$3 ea

(more than 6 per statement cycle)

Business Money Market

Minimum Opening Deposit.....	\$1,000
Minimum Balance to Avoid Monthly Service Charge.....	\$1,000
Monthly Service Charge.....	\$10
Excess Withdrawal (Excess W/D).....	\$5 ea

(more than 6 per statement cycle)

Online Bill Pay - Business.....\$9.95/month

Business Interest Checking (NOW)

Minimum Opening Deposit.....	\$100
Minimum Balance to Avoid Monthly Service Charge.....	\$2,000
Monthly Service Charge.....	\$10
Currency Deposited.....	\$0.80/\$1,000 (after \$5,000 per month)

Cash Management Charges

Monthly Fee.....	\$50
Positive Pay.....	\$25/month
Remote Deposit Solutions.....	\$40/month
Remote Deposit Solutions Equipment Rental.....	\$35/month