

THE FOLLOWING SERVICE FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT

Effective 7/18/2026

Fee Description	Amount	Fee Description	Amount
Account Reconciliation / Research	\$25.00/hour	Non-Customer Check Cashing Fee	Min. \$15.00
Activity Statement / Check Copy / Statement Copy	\$5.00	*Overdraft Item Fee	\$35.00 (Max \$175/day)
ATM / Debit Replacement Card	\$10.00	*Return Item Fee – Per Presentment	\$35.00
Cashier's Checks		<i>You may be charged an NSF Fee (Returned Check) each time a check or ACH is presented to us, even if it was previously submitted and returned.</i>	
Customer	\$5.00	Paper Statement Fees (per statement cycle)	
Non-Customer (Available on check exchange)	\$10.00	Consumer Accounts	\$5.00
Deposit Bag – Locked	\$25.00	Consumers 65 & Older	No Charge
Deposit Bag – Unlocked	\$5.00	Business Accounts	\$6.95
		Safe Deposit Box (availability/prices vary by location)	
Deposited Checks Returned Unpaid	\$4.00	Safe Deposit Box Drill Charge	\$250.00
Early Account Closure Fee (within six mos. of opening date)	\$15.00	Safe Deposit Box Lost-Key	\$25.00
Foreign Checks Deposited	Fee Varies	Stop Payment	\$25.00 per stop
Foreign Currency (For Customers Only)	Fee Varies	Transfer (N/C on Telephone or Online Banking)	\$1.00
HSA Fees		Wire Transfer (Domestic) Outgoing or Incoming	\$20.00
HSA Annual Fee	\$15.00	Wire Transfer (International) Outgoing or Incoming	\$50.00
HSA One-Time Setup Fee	\$10.00	<i>*The categories of transactions for which a fee may be imposed are those by any of the following means: checks, in-person withdrawals and any electronic means other than Point of Sale (POS) or Automated Teller Machines.</i>	
Garnishments / Executions / Levies	\$50.00		
IRA Plan Closing Fee	\$35.00		
Mortgage Loan Payoff Statement	\$5.00		

LOCATION, CONTACT INFORMATION AND HOURS

Branch	Address & Contact	Lobby	Drive-Up
BLAINE ★ ATM	9380 Central Avenue NE Blaine, MN 55434 P: 763.767.21ST F: 763.783.7140	Lobby and Drive-Up M-F: 9 AM–5 PM	
ROGERS ★ ATM	21340 136th Avenue N Rogers, MN 55374 P: 763.767.21ST F: 763.428.2125	Lobby and Drive-Up M-F: 9 AM–5 PM	
HAM LAKE ★ ATM	17635 Central Avenue NE Ham Lake, MN 55304 P: 763.767.21ST F: 763.434.9598	Lobby and Drive-Up M-F: 9 AM–5 PM	
LORETTO ★ ATM	699 North Medina St. Loretto, MN 55357 P: 763.767.21ST F: 763.479.6118	Lobby M-F: 8 AM–4 PM	Drive-Up M-THUR: 8 AM–4 PM FRI: 8 AM–5 PM
MINNEAPOLIS ★ ATM	43 Main Street SE, Suite 144 Minneapolis, MN 55414 P: 763.767.21ST F: 612.372.4399	Lobby M-F: 9 AM–5 PM	
EAGAN ★ ATM	3390 Heritage Lane Eagan, MN 55121 P: 763.767.21ST F: 651.203.4235	Lobby and Drive-Up M-F: 9 AM–5 PM	
ROSEVILLE	2335 Highway 36 W, Suite 202 Roseville, MN 55113 P: 763.767.21ST F: 612.339.1120	Lobby M-F: 9 AM–5 PM	

iTalk (24-hour phone banking): 1.866.318.2178