



IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

From United Prairie Bank

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

Abandoned Account fee (Upon loss of contact)	\$20.00
Account closed fee (within first 90 days-Checking and Essentials/Gold Savings)	\$25.00
Account reconciliation/research (per hr) (min 1 hr)	\$25.00
Account statement printout	\$5.00
ACH automatic transfer (transfer to a non-United Prairie Bank account)	\$2.50
ACH origination chargeback	\$5.00
ATM foreign fee (non-United Prairie Bank ATM transaction)	\$1.00
Collection fees (Incoming and Outgoing):	
Domestic checks	\$25.00 per item
Canadian items	\$15.00 per Cash Letter & \$5.00 per item
Foreign checks (non-Canadian)	\$15.00 per Cash Letter & \$20.00 per item
Debit/ATM card new PIN mailer	\$2.00
Debit/ATM card (replace lost/mishandled card)	\$10.00
Duplicate statement (per month)	\$5.00
eService fees:	
BillPay (business accounts)	\$7.95
Account to Account Transfer (to a different financial institution)	\$2.50
Popmoney – sending money:	
Standard/Next day	\$0.50
Instant Payment (Debit card)	\$3.00
Popmoney – requesting money:	
\$0.00 - \$249.99	\$0.50
\$250.00 - \$999.99	\$0.75
\$1,000.00 and up	\$1.50
Fax fees:	
Incoming	\$1.00 first page & \$0.50 per additional page
Outgoing	\$4.00 first page & \$1.00 per additional page
International	Billed rate + \$2.00 per page
Foreign currency collection/purchase	\$35.00 +/- exchange rate
* Gift cards (If purchased online \$7.95 with shipping & handling)	\$5.00
Image fee (per month) (Essentials Checking)	\$4.00
Inactive fee (Charged once the account has been inactive for 36 months or more.)	\$5.00 per month
Indemnity Bond	\$30.00
IRA closing fee	\$50.00
Levy/Garnishment	\$50.00
Money Order (Classics Checking – free)	\$1.00 per \$100.00 (\$5 max)
Night depository locked bags (1 st bag free)	\$15.00
* Official Check	\$5.00
Overdraft Protection Transfer (Classics Checking – free)	\$2.50

*Updated fees
Effective 5-31-15

Overdraft fee (per each item paid) **(An overdraft fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means.)	\$35.00
Overdraft fee – continuous **(If account remains overdrawn, on the 5 th business day you will incur this fee. The account will be charged this fee every 5 th business day thereafter, should the account status remain overdrawn.)	\$35.00
Photocopies (per copy) (Classics Checking – free)	\$0.25
Ready Reserve annual fee	\$35.00
Returned deposit item fee	\$4.00
Returned item fees (each item returned not paid)	\$35.00
* Returned mail fee (per item)	\$10.00
Safe Deposit Boxes:	
Safe Deposit Box rent (Classics Checking – smallest size box free)	Varies by size
Safe Deposit Box drilling fee	Current market rate + \$30.00
Safe Deposit Box replacement key	\$25.00
Safe Deposit Box late payment fee (per month after 60 days past due)	\$10.00
Stop Payment fee (Classics Checking – free)	\$30.00
Substitute check fee (per item)	\$5.00
Telebank faxed account statement	\$5.00
Wire transfer:	
Incoming wires	\$10.00
Outgoing wires (Classics Checking - \$5.00 discount)	\$25.00
International outgoing wires	\$50.00
Zipper bags (1 st bag free)	\$5.00
Non-customers only:	
Coin counting	\$5.00
Coin/currency purchase (\$2.00 minimum)	1% of total order
Notary service	\$1.00

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