

Effective January 1, 2011

Principal Bank Business Banking Schedule of Fees

Account closing fee (within 6 months of opening).....	\$	50.00
Account research/reconciliation per hour (one hour minimum).....	\$	25.00
Cashiers check.....	\$	10.00
Check printing (fee depends on style of checks ordered*)		
Collection Items (incoming and outgoing)		
Domestic.....	\$	20.00
Foreign.....	\$	55.00
Debit/ATM card replacement		
Regular.....	\$	10.00
Emergency overnight.....	\$	50.00
Duplicate tax/interest statement.....	\$	5.00
Excess transaction fee, per item		
Principal Bank Basic Business Checking account.....	\$	0.30
Principal Bank Business Savings account.....	\$	2.00
Principal Bank Business Advantage Savings account.....	\$	10.00
Principal Bank Business Money Market account.....	\$	10.00
Garnishments/Levies.....	\$	40.00
Inactive checking account per month (after 12 months).....	\$	5.00
ISA fee per international ATM/debit card transaction (pass-thru from VISA).....		1%
Merchant debit card receipt copy fee.....	\$	10.00
Monthly maintenance fee		
Principal Bank Basic Business Checking account.....	\$	5.00
Monthly maintenance fee (average balance requirement)		
Principal Bank Business Savings account.....	\$	3.00
Principal Bank Business Interest Checking account.....	\$	5.00
Principal Bank Business Money Market account.....	\$	10.00
Principal Bank Business Advantage Savings account.....	\$	25.00
Item returned for non-sufficient funds (NSF), per item.....	\$	30.00
Overdraft (OD) paid by bank, per item.....	\$	30.00
Overnight shipping and handling.....	\$	15.00
Saturday delivery shipping and handling.....	\$	25.00
Photocopy of check or deposit slip.....	\$	2.00
Return deposited items.....	\$	20.00
Redeposit fee (per item).....	\$	3.00
Statement copy.....	\$	5.00
Statement additional copy per month.....	\$	2.00
Special handling fee (per item).....	\$	5.00
Stop payments (original and renewal).....	\$	30.00
Telephone transfer (through a Business Banker).....	\$	3.00
Wire transfer (outgoing)		
Domestic.....	\$	20.00
Foreign.....	\$	40.00
Wire transfer (incoming)		
Domestic.....	\$	10.00
Foreign.....	\$	20.00

If you have questions regarding the fees listed, please contact a Business Banker at 1-800-672-3343, option 1, extension 49719, from 7 a.m. until 7 p.m. Central Time.

Service charges and fees may be subject to State of Iowa and Polk County sales tax of 6%.

*In order to ensure the quality of our check processing, we reserve the right to close any account that does not purchase their checks through Principal Bank should problems arise.

