

Effective February 1, 2012

Principal Bank Schedule of Fees

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| Account closing fee (within 6 months of opening) | |
| Checking and Money Market accounts* | \$ 10.00 |
| Regular Savings account | \$ 10.00 |
| Advantage Savings account | \$ 10.00 |
| Account research/reconciliation per hour (one hour minimum)* | \$ 25.00 |
| Account Setup Fee – Principal HSA | \$ 25.00 |
| Cashiers check | \$ 10.00 |
| Check printing* (fee depends on style of check ordered**) | |
| Collection items (incoming and outgoing) | |
| Domestic | \$ 20.00 |
| Foreign | \$ 55.00 |
| Debit/ATM card replacement* | |
| Emergency overnight | \$ 50.00 |
| Duplicate tax/interest statement* | \$ 5.00 |
| Excess transaction fee, per item (Money Market*, Principal HSA*, Principal HSA-Select*, Savings, Employee Savings and Advantage Savings 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% |
| IRA annual fee, per plan | \$ 15.00 |
| IRA Early Withdrawal Transfer Fee (within 90 days of opening) (Does not apply to Safe Harbor IRA or Plan Term IRA accounts) | |
| Assured Savings account | \$ 250.00 |
| High Yield IRA | \$ 250.00 |
| Money Market IRA | \$ 250.00 |
| IRA Legal Research – no beneficiary designation | \$ 100.00 |
| Merchant debit card receipt copy fee* | \$ 10.00 |
| Monthly Maintenance Fee (average balance requirement) | |
| Principal HSA* | \$ 2.25 |
| Principal HSA-Select* | \$ 3.00 |
| Regular Savings account | \$ 3.00 |
| Checking account* | \$ 7.00 |
| Money Market account* | \$ 10.00 |
| High Yield IRA | \$ 15.00 |
| Advantage Savings account* | \$ 25.00 |
| Principal Bank Money Movement*** | |
| Transfer Amount \$0.00 - \$2,000.00, per outgoing transfer | \$ 3.00 |
| Transfer Amount \$2,000.01 - \$5,000.00, per outgoing transfer | \$ 4.00 |
| Transfer Amount \$5,000.01 - \$10,000.00, per outgoing transfer | \$ 7.00 |
| Transfer Amount \$10,000.01 and above, per outgoing transfer | \$ 11.00 |
| 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 ticket* | \$ 2.00 |
| Returned deposited items* (chargeback items) | \$ 20.00 |
| Statement copy* | \$ 5.00 |
| Stop payments – original and renewal* | \$ 30.00 |
| Telephone transfer – through a Personal Banker | \$ 3.00 |
| Wire transfer* - outgoing | |
| Domestic | \$ 20.00 |
| Foreign | \$ 40.00 |

Visit www.principalbank.com for current fee schedule.

*These fees are subject to State of Iowa and Polk County sales tax of 6% when paid from a checking account.

**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.

***There are no fees for transferring money into a Principal Bank account, or between Principal Bank accounts, online.



Principal Bank, 711 High Street, Des Moines, Iowa 50392-0040, principal.com, 1-800-672-3343
Member FDIC