

Effective November 1, 2009

## Principal Bank Schedule of Fees

<b>Account closing fee</b> (within 6 months of opening)		
Checking and Money Market accounts*	\$	50.00
Regular Savings account	\$	10.00
Advantage Savings account	\$	50.00
<b>Account research/reconciliation per hour</b> (one hour minimum)*	\$	25.00
<b>Account Setup Fee – Principal HSA</b>	\$	25.00
<b>Cashiers check</b>	\$	10.00
<b>Check printing*</b> (fee depends on style of check ordered**)		
<b>Collection items</b> (incoming and outgoing)		
Domestic	\$	20.00
Foreign	\$	55.00
<b>Debit/ATM card replacement*</b>		
Regular	\$	10.00
Emergency overnight	\$	50.00
<b>Duplicate tax/interest statement*</b>	\$	5.00
<b>Excess transaction fee, per item</b> (Money Market*, Principal HSA*, Principal HSA-Select* and Advantage Savings account)	\$	10.00
<b>Garnishments/Levies</b>	\$	40.00
<b>Inactive checking account per month</b> (after 12 months)*	\$	5.00
<b>ISA Fee per international ATM/debit card transaction</b> (pass-thru from VISA)		1%
<b>IRA annual fee, per plan</b>	\$	15.00
<b>IRA Early Withdrawal Transfer Fee</b> (within 90 days of opening) (Does not apply to Safe Harbor IRA accounts)		
Assured Savings account	\$	250.00
High Yield IRA	\$	250.00
Money Market IRA	\$	250.00
<b>IRA Legal Research – no beneficiary designation</b>	\$	100.00
<b>Merchant debit card receipt copy fee*</b>	\$	10.00
<b>Monthly Maintenance Fee</b> (average balance requirement)		
Principal HSA*	\$	2.25
Principal HSA-Select*	\$	3.00
Regular Savings account	\$	3.00
<b>Monthly Maintenance Fee</b> (minimum balance requirement)		
Advantage Savings account	\$	25.00
High Yield IRA	\$	15.00
Money Market account*	\$	10.00
Business Owner Checking account*	\$	5.00
<b>Principal Bank Money Movement***</b>		
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
<b>Item returned for non-sufficient funds (NSF), per item</b>	\$	30.00
<b>Overdraft (OD) paid by bank, per item</b>	\$	30.00
<b>Overnight shipping and handling</b>	\$	15.00
<b>Saturday delivery shipping and handling</b>	\$	25.00
<b>Photocopy of check or deposit ticket*</b>	\$	2.00
<b>Returned deposited items*</b> (chargeback items)	\$	20.00
<b>Statement copy*</b>	\$	5.00
<b>Stop payments – original and renewal*</b>	\$	30.00
<b>Telephone transfer – through a Personal Banker</b>	\$	3.00
<b>Wire transfer* - outgoing</b>		
Domestic	\$	20.00
Foreign	\$	40.00

\*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.

