



HENNEPIN  
(815) 925-7373

SCHEDULE OF FEES/LIMITS/CHARGES  
EFFECTIVE JANUARY 1, 2018

LADD  
(815) 894-2386

**ATM/DEBIT CARD RELATED FEES**

ATM CASH WITHDRAWAL AT NCB ATM	FREE
ATM CASH WITHDRAWAL AT NON-NCB ATM	\$1.00
ATM CASH WITHDRAWAL AT NCB ATM NON-CUSTOMER	\$4.00
ATM/DEBIT CARD (NEW)	FREE
ATM/DEBIT CARD (REPLACEMENT)	\$10.00/CARD
ATM/DEBIT CARD (RUSH)	\$40.00

**BOOKKEEPING ITEMS**

INTERNET/MOBILE/TEXT/WEB BANKING (CONSUMER)	FREE
ACCOUNT CLOSED WITHIN 90 DAYS	\$25.00
ACCOUNT BALANCING AND/OR RESEARCH ONE HOUR MINIMUM CHARGE	\$30.00/HOUR
CHECK COLLECTION FEE	\$15.00
DORMANT ACCOUNT FEE	\$10.00/YEAR
OVERDRAFT PAID, PER ITEM/ACH* CHECKING & SAVINGS	\$30.00
OVERDRAFT RETURNED, PER ITEM/ACH* CHECKING & SAVINGS	\$30.00
NONSUFFICIENT FUNDS (NSF), PER ITEM CHECKING & SAVINGS	\$30.00
ENCOURAGEMENT FEE BEGINS ON 10TH BUSINESS DAY OF NEGATIVE BALANCE	\$5.00/DAY
SWEEP/PROTECTION TRANSFER ELITE ACCT HOLDERS	\$3.00 FREE
TELEPHONE TRANSFER ELITE ACCT HOLDERS	\$2.00 FREE
LOST MONEY ORDER (STOP PAY)	\$25.00
STOP PAYMENT (ALL ITEMS)	\$25.00
WIRE TRANSFER INCOMING DOMESTIC CUSTOMER NON-CUSTOMER	\$10.00 \$25.00
WIRE TRANSFER OUTGOING DOMESTIC CUSTOMER NON-CUSTOMER	\$25.00 \$35.00
WIRE TRANSFER INCOMING/OUTGOING FOREIGN CUSTOMER NON-CUSTOMER	\$50.00 \$100.00
UNDELIVERABLE/RETURNED MAIL	\$5.00/EACH

**TELLER LINE ITEMS**

CHECK CASHING	2% (\$10 MIN)
WAIVED IF COLLECTED FUNDS WILL COVER CHECK AMOUNT OR SATISFACTORY LOAN RELATIONSHIP EXISTS	
COIN COUNTING CUSTOMER NON-CUSTOMER	FREE 2%(\$2 MIN)
CASHIER'S CHECK	\$5.00
PERSONAL MONEY ORDER	\$3.00
CHECK PRINTING	VARIABLE
ELITE CHECKING ACCOUNT CHECKS SINGLES DUPLICATES	FREE ADD'L CHARGE
COUNTER/CONVENIENCE CHECKS	\$1.00/4
COPY OF STATEMENT/PRINTOUT	\$2.00
DUPLICATE ACCOUNT STATEMENT MONTHLY	\$5.00
SPECIAL STATEMENT CUTOFF	\$5.00
ZIPPERED MONEY BAGS	\$3.00
FOREIGN CURRENCY ORDERING	\$20.00

**SECRETARY OF STATE ITEMS**

LICENSE RENEWAL STICKER FEE	\$7.50
ELITE ACCT HOLDERS	\$2.50

**OTHER**

FAX SERVICE (INCOMING/OUTGOING)	\$1.00/PAGE
PROCESSING OF GARNISHMENTS, LEVIES, SUBPOENAS OR OTHER COURT ORDERED ACTIONS, PLUS RESEARCH	\$75.00
NOTARY SERVICE ELITE ACCT HOLDERS	\$1.00 FREE
PHOTOCOPY	.25/page
SAFE DEPOSIT BOXES	\$15.00-\$50.00/yr
LOST SAFE DEPOSIT BOX KEY	Actual Cost
DRILLING OF SAFE DEPOSIT BOX	Actual Cost
LETTER OF GUARANTY	\$10.00
SECURITY PURCHASE	\$50.00
AUCTION COMMITMENT LETTER	\$20.00
AMORTIZATION SCHEDULE	\$17.50
NO TAX ID ON INTEREST BEARING ACCT	\$100.00/YEAR

\*The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.