

ACCOUNT SERVICE FEES | *Online eBanking Accounts*

GENERAL

Account balancing	\$20 per hour
Account research	\$20 per hour
Cashier check	\$7
Copies of items	\$1 per page
Deposited items returned	\$10
Dormant account ¹	\$5 per month
Excess withdrawal fee	\$5–\$10 ²
Interim account statement	\$3
Monthly maintenance fee	None ³
Return mail	\$5 per month
Stop payment	\$30
Tax levy/garnishment	\$80

ATM/DEBIT CARD⁴

Non-network ATM	\$3 per transaction
Replacement card	\$5

STATEMENTS

Paper statement	\$5 per month
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COLLECTIONS

Incoming domestic	\$15
Incoming international	\$40
Outgoing coupon	\$15
<i>Plus postage and collection charges</i>	
Outgoing domestic	\$15
<i>Plus collection charges</i>	
Outgoing international	\$40
<i>Plus correspondent bank charges</i>	

NON-SUFFICIENT FUNDS OVERDRAFT⁵

Paid item	\$30
Returned item	\$30
Daily overdraft fee	\$5
<i>Charged to your account beginning the 5th business day of a negative balance of more than \$30</i>	

WIRE TRANSFERS

Incoming domestic	\$5
Incoming international	\$20
Outgoing domestic	\$30
Outgoing international	\$45

ELECTRONIC FUNDS TRANSFER

Person-to-person	\$0.50 each
Overnight bill pay (check)	\$14.95 each
Same day bill pay (electronic)	\$12.00 each

Mutual of Omaha Bank 

MEMBER FDIC • EQUAL HOUSING LENDER 

¹ A dormant account fee applies when there is a balance of \$10 or less with no activity for 12 months for checking accounts and 24 months for savings accounts.

² Money Market and Savings only. Six free withdrawals per statement cycle (ACH, Debit Card, Check, Phone). Excess withdrawal fee is \$10 per withdrawal on Money Market and \$5 per withdrawal on Savings .

³ Money Market-None, with an average collected balance of \$1,000; otherwise, \$10. Checking Account-None, with average collected balance of \$100; otherwise \$10. Savings – None, with an average collected balance of \$25; otherwise, \$5.

⁴ Non-Network ATM fee applies to each deposit, withdrawal, transfer, or inquiry at an out-of-network ATM. An out-of-network ATM is any non-Mutual of Omaha Bank or non-affiliated ATM. We reserve the right to add or delete additional in-network ATMs at any time. ATM fees for non-Mutual of Omaha Bank and affiliated ATMs will be the responsibility of the customer unless otherwise disclosed in writing. Cards not activated within 90 days of issue will be closed. All new, reissued and replacement cards will be delivered via the U.S. Postal Service. Additional fees will apply when rush orders are requested.

⁵ An overdraft fee applies to each non-sufficient fund (NSF) or overdraft (OD) created by the following, which is not an inclusive list: checks, ATM/Debit Card, electronic transactions, a hold being placed due to a pre-authorization for a debit card purchase, garnishment, levy, or reasons allowed by applicable laws and regulations. At our sole discretion, we may elect to pay items that create an overdraft on your account. A fee may be assessed whether the item is paid or returned. No more than six paid and/or returned item fees will be charged on any business day. If we receive multiple items drawn on your account and your account has sufficient funds to pay some, but not all of the items, we may pay whichever items we choose and return the rest without liability.