



Service Fees

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. **Effective January 2, 2015.**

Account Activity Printout	\$5.00
Account Inactivity Fee (after six months of inactivity)	\$5.00 per month
Account Reconciliation	\$25.00 per hour
Account Research	\$25.00 per hour
ATM/Debit Card PIN Replacement	\$3.00
ATM/Debit Photo Card	\$4.00
ATM/Debit Photo Replacement Card	\$8.00
ATM/Debit Replacement Card	\$5.00
Balance Inquiry (no charge if done on Info-Line or Online Banking)	\$1.00
Cashier's Checks	Customer \$5.00 (available on check exchange) Non-Customer \$10.00
Check Printing	Fee Depends on Style and Quantity
Collection Item	\$25.00 per item
Copy of Check or Statement	\$5.00
Deposit Bag – Locked	\$25.00
Deposit Bag – Unlocked	\$5.00
Deposited Checks Returned Unpaid	\$4.00
Early Account Closure Fee (within 6 mos. of opening date)	\$15.00
Fax (Not including applicable long-distance charges)	First Page \$5.00 Each Additional Page \$2.50
Foreign Checks Deposited	Fee Varies
Foreign Currency (For Customers Only)	Fee Varies
Garnishments/Executions/Levies	\$50.00
HSA Annual Fee	\$15.00
HSA One Time Setup	\$10.00
IRA Plan Closing Fee	\$35.00
Money Order	Customer \$3.00
Mortgage Loan Payoff Statement	\$5.00
Non-Customer Check Cashing Fee	Minimum \$15.00
*Overdraft Item Fee	\$35.00
*Return Item Fee	\$35.00
<i>*The categories of transactions for which a fee may be imposed are those by any of the following means: checks, in-person withdrawals and any electronic means other than Point of Sale (POS) or Automated Teller Machines.</i>	
Paper Statement Fees (per statement cycle)	
Consumer Accounts	\$5.00
Consumer 65 & Older	\$2.50
Business	\$6.95
Photocopies	\$0.25 each
Safe Deposit Box	Box availability and prices vary by location
Safe Deposit Box Drill Charge	\$175.00
Safe Deposit Box Lost Key	\$25.00
Special Statement Cut-Off	\$10.00
Special Statement Handling	\$10.00 per month
Stop Payment	\$25.00 per stop
Telephone Transfer from One Account to Another Account (No charge if done on Info-Line or Online Banking)	\$1.00
Verification of Deposit	\$5.00
Wire Transfer (Domestic)	Outgoing \$20.00 Incoming \$20.00
Wire Transfer (International)	Outgoing \$50.00 Incoming \$50.00



LOCATIONS & HOURS

Blaine	9380 Central Ave. NE Blaine, MN 55434 Tel: 763.767.21ST Fax: 763.783.7140 ATM	Lobby & Drive-Up	M-F 9:00am – 5:00pm Sat Closed
Blaine	4125 Ball Road, Suite 300 Blaine, MN 55014 Tel: 763.717.21ST Fax: 763.786.5014 ATM	Lobby & Drive-Up	M-F 9:00am – 5:00pm Sat Closed
Blaine	12301 Central Ave. NE Blaine, MN 55434 Tel: 763.767.21ST Drive-Up Only ATM	Drive-Up	M-F 9:00am – 2:00pm Sat Closed
Ham Lake	17635 Central Ave. NE Ham Lake, MN 55304 Tel: 763.434.21ST Fax: 763.434.9598 ATM	Lobby Drive-Up	M-F 9:00am – 5:00pm Sat Closed M-Th 9:00am – 5:00pm F 9:00am – 6:00pm Sat 9:00am – 12:00pm
Loretto	699 North Medina St. Loretto, MN 55357 Tel: 763.479.21ST Fax: 763.479.6118 ATM	Lobby Drive-Up	M-F 8:00am – 4:00pm Sat Closed M-Th 8:00am – 4:00pm F 8:00am – 5:00pm Sat 9:00am – 12:00pm
Minneapolis	17 Washington Ave. N., Suite 200 Minneapolis, MN 55401 Tel: 612.378.21ST Fax: 612.372.4399 ATM	Lobby & Drive-Up	M-F 9:00am – 5:00pm Sat Closed
Rogers	21660 S. Diamond Lake Rd. Rogers, MN 55374 Tel: 763.493.21ST Fax: 763.428.2125 ATM	Lobby & Drive-Up	M-F 9:00am – 5:00pm Sat Closed

www.21stCenturyBank.com

Anywhere 1-866-318-21ST Anytime®