



HENNEPIN  
(815) 925-7373

SCHEDULE OF FEES/LIMITS/CHARGES  
EFFECTIVE JUNE 5, 2023

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)	\$15.00/CARD
ATM/DEBIT CARD (RUSH)	\$40.00

**BOOKKEEPING ITEMS**

INTERNET/MOBILE/TEXT/WEB BANKING (CONSUMER)	FREE
ACCOUNT CLOSED WITHIN 90 DAYS	\$50.00
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* CHECKING & SAVINGS	\$30.00
NONSUFFICIENT FUNDS(NSF) PAID OR RETURNED - PER ITEM PER PRESENTMENT - Fee will be assessed each time an Item* presented for payment is returned due to insufficient funds in your account. The fee may be charged multiple times on the same item, and could be assessed as often as daily. There is no limit to the number of times the fee will be assessed on the same item when presented multiple times.	\$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 \$50.00
WIRE TRANSFER OUTGOING DOMESTIC CUSTOMER NON-CUSTOMER	\$35.00 \$50.00
WIRE TRANSFER INCOMING/OUTGOING FOREIGN CUSTOMER NON-CUSTOMER	\$75.00 \$125.00
UNDELIVERABLE/RETURNED MAIL	\$5.00/EACH ITEM

**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/Non-sufficient fund (NSF) fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.