

CHECKING AND SAVINGS

SERVICE FEES

Overdraft Charge (per item)	\$ 27.50
Return Check Charge (per item)	\$ 27.50
Overdraft Charge (maximum daily)	\$165.00
Return Check Charge (maximum daily)	\$165.00
Over drawn account-no activity (each day)	\$ 5.00
Stop payment	\$ 25.00
Stop pre-authorized payment	\$ 25.00
Returned automatic deposit	\$ 10.00
Deposited item return charge	\$ 4.00
Foreign check deposit	\$ 12.00
Automatic transfer (per year)	\$ 12.00
Collection Item	\$ 15.00
Wire transfer - Incoming	\$ 10.00
- Outgoing	\$ 20.00
Garnishment, levies, IRS withholding (each)	\$ 20.00
Customized image statement (monthly min)	\$ 5.00
Foreign currency order (minimum)	\$ 27.00
Foreign wires (minimum)	\$ 45.00
Quik Credit annual fee	\$ 12.00
ACH origination set-up fee	\$ 25.00
ACH origination annual fee	\$ 25.00
ACH origination fee per transaction	\$ 0.10
ACH (TEL) one-time debit transaction	\$ 5.00

Prices of checks and savings books will vary. Ask our staff for details.

SAFE DEPOSIT BOXES

ANNUAL RENT DUE JULY 1ST

Small	\$ 15.00
Medium	\$ 25.00
Large	\$ 45.00
Extra Large	\$ 80.00
Vault	\$125.00
Late fee after August 1 (monthly)	\$ 5.00
Lost key charge	\$ 50.00
Lock drilling charge	\$125.00

Initial fee prorated to June 30. No rental fees will be refunded for partial year rent upon closing.

ATMS

All ATMs that we own or operate are identified as our machines.

MISCELLANEOUS

Cash bags (first one free)	\$ 5.00
Locked deposit bags	\$ 35.00
Bank money orders	\$ 5.00
Reconciliation and research (per hour, \$30 minimum)	\$ 30.00
Safekeeping minimum annual charge	\$ 10.00
Research documentation (per page)	\$ 3.00
Coin and currency order (per bag)	\$ 10.00
ATM card or Debit card (per year)	\$ 12.00
Replace ATM card or Debit card	\$ 12.00
Replace Internet Banking Token	\$ 10.00
Return Mail Fee (each occurrence)	\$ 2.00
IRA/Keogh Annual Fee (July 1 each year per plan)	\$ 15.00
HSA Plan Annual Fee (July 1 each year per plan)	\$ 15.00
Fee for closing checking or saving accounts within the first six months	\$ 30.00
Prepaid Visa gift card (per card)	\$ 3.95
Non-bid public deposit collateral annual fee (charged July 1)	
Prior year YTD average balance < \$250,000	FREE
Prior year YTD avg balance \$250,000-\$500,000	\$ 125.00
Prior year YTD average balance \$500,000+	\$ 200.00

Internet Banking	FREE
Bill Pay thru Internet Banking (monthly)	\$ 2.00
A fee of \$.50 per transaction will be charged for each transaction after 15 each month.	

Cash Management (thru Internet Banking or via internal bank service)

Set-up fee	\$250.00
Monthly maintenance fee	\$ 10.00
ACH origination monthly fee	\$ 25.00
ACH origination monthly fee (over 400 transactions)	\$ 35.00

Remote Deposit Capture

Set-up fee	\$500.00
Monthly maintenance fee	\$ 10.00
Scanner monthly maintenance fee (per scanner)	\$ 50.00
Per item fee (\$25 maximum)	\$ 0.05
Purchase scanner	(price varies)

DEPOSIT ACCOUNTS

PUBLIC ENTITIES



Experience the benefits...



www.bankwithpioneer.com

Effective May 1, 2011

Experience... Pioneer Bank

Delavan
103 Main Street, PO Box 95
Delavan, MN 56023-0095
507-854-3238

Lobby: M-Th 8:00 am - 1:00 pm F 8:00 am - 6:00 pm

Elmore
109 East Willis Street, PO Box 8
Elmore, MN 56027-0008
507-943-3131

Lobby: M-Th 9:00 am - 3:00 pm F 9:00 am - 6:00 pm
Drive Up: M-Th 8:30 am - 4:30 pm F 8:30 am - 6:00 pm

Mankato
320 Stadium Road, Suite 100
Mankato, MN 56001
507-345-7069

Lobby: M-Th 9:00 am - 5:00 pm F 9:00 am - 5:30 pm
Drive Up: M-F 7:30 am - 5:30 pm S 7:30 am - 12 Noon

Mapleton
301 Main Street NE, PO Box 306
Mapleton, MN 56065-0306
507-524-3630

Lobby: M-F 9:00 am - 3:00 pm
Drive Up & Walk Up: M-Th 8:00 am - 4:30 pm
F 8:00 am - 6:00 pm S 8:00 am - 11:00 am

North Mankato
1735 Commerce Drive
North Mankato, MN 56003
507-625-3268

Lobby: M-Th 9:00 am - 5:00 pm F 9:00 am - 5:30 pm
Drive Up: M-F 7:30 am - 5:30 pm S 7:30 am - 12 Noon

St. James
123 Armstrong Blvd South, PO Box 107
St. James, MN 56081
507-375-3201

Lobby: M-Th 8:30 am - 4:30 pm F 8:00 am - 6:00 pm
S 8:00 am - 12 Noon
Drive Up: M-F 8:00 am - 6:00 pm S 8:00 am - 12 Noon
Walk Up: M-Th 8:00 am - 6:00 pm



pioneer@bankwithpioneer.com



SIMPLE CHECKING

- A fee of \$.15 per debit transaction will be charged for each transaction after 15 debit transactions each month
- \$3 per month service charge
- Monthly statement with images
- \$100 minimum required to open
- \$1 per statement paper statement fee

INTEREST CHECKING

- A minimum balance fee of \$5 will be charged every month the daily balance drops below \$200 any day of the month
- A fee of \$.15 per debit transaction will be charged if the daily balance drops below \$200 any day of the month
- Monthly statement with images
- Interest is compounded and credited to your account monthly
- All fees will be waived if you maintain a \$1,000 average daily balance in a checking or savings account each month
- \$200 minimum required to open
- \$1 per statement Paper Statement Fee

REGULAR SAVINGS

- A minimum balance fee of \$4.50 will be charged if the daily balance drops below \$200 any day of the quarter
- Interest compounded and credited quarterly
- A fee of \$1 will be charged for each withdrawal in excess of nine withdrawals each quarter
- Quarterly statement
- \$100 minimum required to open
- \$1 per statement Paper Statement Fee

PLATINUM PLUS SAVINGS

- A minimum balance fee of \$5 will be charged every month the daily balance drops below \$5,000 any day of the month
- A fee of \$1 will be charged for each withdrawal made in excess of three each month
- Monthly statements
- Interest is compounded and credited to your account monthly
- The interest rate will change on the first day of any month
- \$1 per statement Paper Statement Fee

CHECKING AND SAVINGS FEATURES

- Accounts closed between statement cycles will not receive accrued interest.
- Transfers from savings accounts to another account or to third parties by preauthorized, automatic, telephone transfer, check, draft are limited to six per statement cycle.
- The average daily balance method is used to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for this period.
- Interest on non-cash deposits begins to accrue no later than the next business day after the deposit (for example, checks).
- The interest rate and annual percentage yield may change at the Bank's discretion as often as daily.
- Fees, penalties, service charges and withdrawal of earned interest may reduce earnings.
- Earnings credit is determined at the Bank's discretion and may change at any time.
- Overdraft fees apply to negative balances created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
 - The \$1 per statement Paper Statement Fee will not be assessed to Kasasa accounts, Thrift Savings accounts, HSAs, or IRAs. The Paper Statement fee will also not be assessed to individuals under the age of 18 or legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts. The Paper Statement Fee will begin automatically on the statement cycle following an individual's 18th birthday.

Public entities desiring account terms other than those stated within can request a relationship bid from Pioneer Bank.

ASK US ABOUT THESE BUSINESS CONVENIENCE SERVICES

- Internet Banking
- Bill Pay
- Cash Management
- Remote Deposit Capture
- Merchant Services
- Business Credit Cards