

PIONEERBANK

Fee Schedule



Mankato

1450 Adams Street / 507-344-4580

North Mankato

1735 Commerce Drive / 507-625-3268

St. James

123 Armstrong Boulevard S / 507-375-3201

St. Peter

220 S Third Street / 507-931-3310

Madelia

34 W Main Street / 507-642-3251

Mapleton

301 Main Street NE / 507-524-3630

Lake Crystal Loan Production Office

242 E Highway 60 / 507-726-6475



bankwithpioneer.com

Effective Date: 4/7/25



Member FDIC

Checking and Savings Service Fees

ACH (TEL) one-time debit transaction	\$5.00
Automatic transfer (per year)	\$15.00
Automatic transfer set-up fee	\$15.00
Collection item	\$15.00
Consumer ACH set-up fee	\$50.00
Consumer ACH origination annual fee	\$50.00
Customized image statement (per statement)	\$5.00
Deposited item return charge	\$4.00
Foreign check deposit	\$15.00
Foreign currency order (minimum)	\$50.00
Garnishment, levies, IRS withholding (each)	\$100.00
Overdraft charge <small>(May apply each time a check, in-person withdrawal, automatic payment, or other electronic item is presented and creates a negative balance)</small>	\$30.00
Overdraft charge (maximum daily)	\$180.00
Overdrawn account-continuous <small>(Each business day beginning on the third business day your account goes negative until your account has a positive balance)</small>	\$5.00
Quik Credit annual fee	\$25.00
Return check charge <small>(May apply each time a check, in-person withdrawal, automatic payment, or other electronic item is presented and creates a negative balance)</small>	\$30.00
Return check charge (maximum daily)	\$180.00
Stop payment	\$25.00
Stop pre-authorized payment	\$25.00
Wire transfer incoming - domestic & foreign	\$10.00
Wire transfer outgoing - domestic	\$25.00
Wire transfer outgoing - foreign	\$50.00

Prices of checks will vary. Ask our staff for details.

Fee for closing an account during the first six months does not apply to Thrift Savings accounts.

The \$2.00 paper statement fee will not be assessed to Thrift Savings, Yes! Free Checking, or Free Business Checking accounts.

Miscellaneous

ATM card or debit card (per year)	\$15.00
Bank money orders	\$5.00
Cash bags (first one free)	\$5.00
Coin and currency order (per bag)	\$10.00
Coin counting (non-customer)	10% of coin total
Counter check (per check)	\$1.00
Fee for closing checking or savings accounts within the first six months (when allowed)	\$30.00
Locked deposit bags	\$35.00
Paper statement fee (per statement) (no images)	\$2.00
Paper statement fee (with images)	\$5.00
Prepaid or gift card purchase fee	\$4.95
Prepaid card reload	\$2.00
Reconciliation and research (per hour, \$30.00 minimum)	\$30.00
Replace ATM card or debit card	\$15.00
Replace Internet Banking token	\$10.00
Research documentation (per page)	\$3.00
Return mail fee (each occurrence)	\$5.00
Safekeeping minimum annual charge	\$10.00
Zelle stop payment	\$20.00

Safe Deposit Boxes

Annual rent due July 1

Small	\$25.00
Medium	\$35.00
Large	\$55.00
Extra Large	\$90.00
Vault	\$135.00
Late fee after August 1 (monthly)	\$15.00
Lock drilling and new lock change	\$75.00 plus locksmith charge

Initial fee prorated to June 30.

No rental fees will be refunded for partial year end upon closing.

Business/Agribusiness Service Fees

ACH set-up fee	\$250.00
ACH Manager monthly fee	\$125.00
ACH Returns and notifications of change (per item)	\$5.00
Hemp grower service fee (monthly)	\$35.00
Hemp processor service fee (monthly)	\$35.00
Money service business check cashing service fee (monthly)	\$75.00
Money service business money transmitter service fee (monthly)	\$35.00
Positive Pay monthly fee	\$100.00
RDC monthly fee (per scanner)	\$75.00
RDC set up fee	\$250.00
RDC scanner purchase	price varies
Retail hemp service fee (monthly)	\$35.00
Virtual currency service fee (monthly)	\$35.00
Wire Manager monthly fee (first five domestic wires free/month)	\$75.00

IRA and HSA Fees

IRA/Keogh annual fee <small>(July 1 each year per plan, waived in year one if opening fee paid)</small>	\$20.00
IRA/Keogh Plan opening fee (per plan)	\$20.00
IRA/Keogh Plan closing fee (per plan)	\$20.00
IRA/Keogh Plan transfer fee <small>(per transfer to another institution, waived if closing fee paid)</small>	\$20.00
HSA Plan account opening fee (per plan)	\$20.00
HSA Plan account closing fee (per plan)	\$20.00
HSA Plan account transfer fee <small>(per transfer to another institution, waived if closing fee paid)</small>	\$20.00
HSA Plan annual fee <small>(July 1 each year per plan, waived in year one if opening fee paid)</small>	\$20.00

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