

BUSINESS ACCOUNT FEE SCHEDULE

Effective
February 1, 2011

Business Account Services Fees

Account Closing, Within 180 Days	\$30.00
Account Research / Balancing (per hour, 1/2 hour minimum)	\$50.00 / hr plus \$5 / page
Business Bill Pay Inactivity Fee ¹	\$5.00
Business Debit Card	\$10.00
Expedited Delivery	\$85.00
Replacement	\$12.50
Cashier's Check	\$7.50
Check Printing	Varies by Style
Coin Counting (Non - Customer)	10% of face value
Coin / Currency Orders	\$0.15 per roll / \$0.30 per strap
Collections	\$25.00
Dormant Account (if bal. below \$5,000)	\$10.00
Fax	\$5.00
FDIC Insurance / \$1,000	\$0.16
Foreign Item Fee	\$10.00
Garnishments / Executions / Levies	\$85.00
Gift Cards Per Card	\$4.00
Money Order	\$5.00
MSB Maintenance Fee / Stmt. Cycle	\$150.00
Night Deposit	
Keys > 2	\$5.00
Replacement Key	\$15.00
Zipper Bag	\$7.00
Locking Zipper Bag	\$20.00
Negative Collected Balance Fee	Prime + 3%
Notary Service (non - customer)	\$10.00
Overdraft / Daily Overdraft Balance	\$5.00
Overdraft / NSF Paid - Returned / Item	\$32.00
Returned Deposited Item	\$7.50

¹After the first 90 days, customers who register for Business Bill Pay but are inactive for any month will be assessed an inactivity fee of \$5.00.

²FDIC Insurance on CSB Investment Sweep Accounts will be the maximum allowed by law for all deposits held in the same legal ownership category of the bank.

³Excess debit transaction fee will appear on your statement as a Total Charge for Debits.

Safe Deposit Box

3x5 Box Rental	\$20.00
3x10 Box Rental	\$40.00
5x10 Box Rental	\$55.00
10x10 Box Rental	\$90.00
Key Replacement	\$40.00
Box Drilling	\$120-\$145
Late Payment (Annual)	\$20.00
Special Statement Handling (Per Cycle)	\$25.00
Stop Payment	\$32.00
Telebank > 3 Calls	\$0.50 per call
Telephone Transfer	\$3.50
Wire Transfer	
Domestic - Incoming	\$10.00
Domestic - Outgoing	\$20.00
Foreign - Incoming	\$30.00
Foreign - Outgoing	\$50.00

Business Cash Management (BCM) Fees

Online Balancing Reporting / Stmt. Cycle	\$30.00
ACH Module / Stmt. Cycle	\$10.00
ACH NOC (Notification of Change)	\$2.00
ACH Debits / Credits	\$0.10
ACH Returned Item	\$10.00
Funds Recovery Service	No charge
Lockbox Processing	Quoted
Merchant Processing	Quoted
Positive Pay Module / Stmt. Cycle	\$30.00
Additional Account / Stmt. Cycle	\$10.00
Remote Deposit Installation (One-Time Fee)	\$100.00
RDC Scanner Equipment	Quoted
RDC Monthly Maintenance	\$30.00
Stop Payment Module / Stmt. Cycle	\$10.00
Stop Payment	\$16.00
Wire Transfer Module / Stmt. Cycle	\$10.00
Domestic - Incoming	\$5.00
Domestic - Outgoing	\$10.00
Foreign - Incoming	\$15.00
Foreign - Outgoing	\$25.00
Zero Balance Acct / Stmt. Cycle	\$30.00



See Terms & Conditions for complete account information. Iowa law required that certain service charges and fees are subject to sales tax. - Fee changes in bold.

Activity Charges By Account Type

Small Business Select

Account Maintenance	\$5.00
(Waived With Average Collected > \$5,000)	
Debits, Credits, Deposit Items > 200	\$0.45

Non - Profit Select

Account Maintenance	\$10.00
Debits, Credits, Deposit Items > 200	\$0.25
ACH Debits / Credits	\$0.10
Charge for Deposited Cash / \$1,000	\$0.50
Earnings Credit	Yes
Interest Bearing	Yes

Commercial Select

Account Maintenance	\$15.00
Debits	\$0.20
Credits	\$0.40
Deposit Items	\$0.15
ACH Debits / Credits	\$0.10
Charge for Deposited Cash / \$1,000	\$0.50
Earnings Credit	Yes

Investment Sweep Account²

Investment Sweep / Stmt. Cycle	\$30.00
Line of Credit Sweep / Stmt. Cycle	\$30.00
Investment & LOC Sweep / Stmt. Cycle	\$50.00

Business Money Market

Minimum Balance to Open	\$1,000
Account Maintenance	\$10.00
(Waived With Average Collected > \$5,000)	
Excess Debit Fee / Item ³ > 6	\$11.00
Excess Credit / Dep. Items > 50 / Stmt. Cycle	\$12.50

Government Entity / Public Funds

Minimum Balance to Open	\$1,000
Account Maintenance	\$15.00
(Waived With Average Collected > \$1,000)	
Debits > 25 per Stmt. Cycle	\$5.00

The team of experts at Community State Bank has the resources to take your business a step further.

Our commercial lenders pride themselves in gaining an in-depth knowledge of our customers and their markets. They are dedicated to our long tradition and strength of individual service and attention to every customer.

We know your time is valuable. That's why CSB is Redefining Simple with products and services that make it easy for you to operate more efficiently and improve your bottom line.

Commercial Lending Solutions

- Manufacturing
- Commercial Real Estate
- Equipment
- Agricultural
- Equipment Leasing

Financial Solutions^{1,2}

- Financial Advisor Services
- Employee Benefits
- Retirement Planning
- Estate Planning
- Life Insurance and Long-Term Care Planning
- Business Continuation

Insurance Solutions¹

- Commercial Property
- Business Auto
- Commercial General Liability
- Umbrella Liability
- Farm/Crop
- Bonds
- Workers' Compensation

¹Not FDIC Insured • Not insured by any federal government agency • Not a deposit • Not guaranteed by the bank • Financial products may go down in value • Insurance products do not go down in value

²Securities and advisory services are offered through Financial Network Investment Corporation, Member SIPC. CSB and CSB Financial Advisors are not affiliated with Financial Network.

Our Locations

Ankeny

817 N. Ankeny Boulevard
P.O. Box 127
Ankeny, IA 50021

1640 S.W. White Birch Circle
Ankeny, IA 50023

902 S.E. Oralabor Road
Ankeny, IA 50021

Altoona

200 8th Street S.E.
P.O. Box 336
Altoona, IA 50009

Des Moines

1401 E. Euclid Avenue
P.O. Box 3303
Des Moines, IA 50316

3540 E. 33rd Street
Des Moines, IA 50317

4811 S.E. 14th Street
Des Moines, IA 50320

Johnston

6175 Merle Hay Road
P.O. Box 308
Johnston, IA 50131

Pleasant Hill

1025 N. Hickory Boulevard
Pleasant Hill, IA 50327

Waukee

460 SE University Ave.
Waukee, IA 50263

Customer Care
(515) 331-3100

www.bankcsb.com