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## NON-PROFIT CHECKING

### Non-Profit Interest Checking

The Non-Profit Interest Checking account is designed to meet the needs of most non-profit organizations. There is no monthly maintenance fee, deposited item fees for items payable in the United States, or fees per check written on this account.

#### Rate Information

For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

#### Account Details

##### Compounding and Crediting

Interest will be compounded every month. Interest will be credited every month.

##### Minimum Balance Requirements

There are no minimum balance requirements to open this account.

There is no monthly maintenance fee on this account.

##### Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

##### Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

### Non-Profit Basic Checking

The Non-Profit Basic Checking account is designed for those non-profits who are not eligible to earn interest. There is no monthly maintenance fee, deposited item fees for items payable in the United States, or fees per check written on this account.

#### Account Details

##### Rate Information

This account does not earn interest.

##### Minimum Balance Requirements

There are no minimum balance requirements to open this account.

There is no monthly maintenance fee on this account.

### Religious Worship Interest Checking

The Religious Worship Interest Checking account is designed to meet the needs of most places of worship. There is no monthly maintenance fee, deposited item fees for items payable in the United States, or fees per check written on this account.



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## Rate Information

For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

Your interest rate may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

## Account Details

### Compounding and Crediting

Interest will be compounded every month. Interest will be credited every month.

### Minimum Balance Requirements

There are no minimum balance requirements to open this account.

There is no monthly maintenance fee on this account.

### Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

### Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

## Fees and Charges

The following fees and charges may be assessed against your Non-Profit Interest Checking, Non-Profit Basic Checking, or Religious Worship Interest Checking account:

NSF Return Fee* or NSF Paid Fee**	\$33.00 per item
Per Day Maximum	\$330.00
Overdraft Charge (recurring)**	\$33.00 each seven consecutive days
Stop Pay Charge	\$33.00 per request
Dormant Account Fee	\$10.00 per month
Returned Mail Fee	\$10.00 one time per invalid address
Check Copy Fee	\$3.00 per copy
Deposited Item Copy Fee	\$3.00 per copy
Incoming Domestic Wire Transfer Fee	\$20.00
Incoming International Wire Transfer Fee	\$25.00
Outgoing Domestic Wire Transfer Fee	\$25.00
Outgoing International Wire Transfer Fee	\$55.00
Outgoing Domestic Wire Template Fee	\$20.00
Outgoing International Wire Template Fee	\$55.00
Returned Wire Transfer Fee	\$6.00
Same Day Tax Payment Wire Fee	\$50.00
Reverse Wire (Drawn Down) Fee	\$25.00
Collection Fee	\$30.00 per item
Canadian Check Processing Fee	\$15.00 per check + exchange fee

\*A check/item (payment) may be presented multiple times, and we do not monitor or control the number of times a transaction is presented for payment. An NSF Return Fee may be charged each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

\*\*This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.