
PUBLIC FUNDS INVESTMENT CHECKING

Earnings and Service Charges

Public Funds Investment Checking accounts are analyzed monthly to determine the earnings credit allowance using the average available (investable) balance. Credit will be given on the investable balance and will be discretionary. The earnings credit will be used to offset charges. Any excess earnings credit will be credited to the account as interest.

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

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

Average negative available balances will be assessed charges at The *Wall Street Journal* prime rate plus four percentage points.

Charges Offset by Earnings Credit

The following charges may be offset by the earnings credit:

Monthly Maintenance	\$0.00
Checks	\$0.14
Electronic Funds Transfer Debits (EFT Debits)	\$0.14
Deposited On Us Items	\$0.07
Deposited Twin City/Fed Gov't Items	\$0.12
Deposited Local Clearings Items	\$0.12
Deposited Out of Town Items (9 th Fed and Transit Items)	\$0.12
Coin and Currency Deposited (Charges for Deposited Cash)	\$1.25 per thousand
Coin and Currency Withdrawn (Charges for Deposited Cash)	\$1.25 per thousand
Canadian Check Processing Fee	\$15.00 per check + exchange fee

Fees and Charges

The following fees and charges may be assessed against your 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	\$35.00 per request
Dormant Account Fee	\$10.00 per month
Invalid Address 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	\$35.00
Outgoing International Wire Transfer Fee	\$55.00
Outgoing Domestic Wire Template Fee	\$25.00
Outgoing International Wire Template Fee	\$55.00
Returned Wire Transfer Fee	\$6.00
Same Day Tax Payment Wire Fee	\$55.00
Reverse Wire (Drawn Down) Fee	\$25.00
Collection Fee	\$30.00 per item

*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.

