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## NON-PROFIT INVESTMENT CHECKING

The Non-Profit Investment Checking account is designed for a non-profit organization with high balances which desires to earn interest.

### Earnings and Service Charges

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 <sup>th</sup> Fed and Transit Items)	\$0.12
Coin and Currency Deposited (Charges for Deposited Cash)	\$1.50 per thousand
Coin and Currency Withdrawn (Charges for Deposited Cash)	\$1.50 per thousand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**	\$35.00 per item
Per Day Maximum	\$350.00
Overdraft Charge (recurring)**	\$35.00 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.

NOTE: We may report other information about your account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your consumer report.

