
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 two percentage points.

Charges Offset by Earnings Credit

The following charges may be offset by the earnings credit:

Monthly Maintenance	\$0.00
Checks	\$0.10
Electronic Funds Transfer Debits (EFT Debits)	\$0.10
Deposited On Us Items	\$0.03
Deposited Twin City/Fed Gov't Items	\$0.08
Deposited Local Clearings Items	\$0.08
Deposited Out of Town Items (9 th Fed and Transit Items)	\$0.08
Returned Item Fee	\$4.00 per item
Re-deposit of Returned Item Fee	\$1.00 per item
Coin and Currency Deposited (Charges for Deposited Cash)	\$1.00 per thousand
Coin and Currency Withdrawn (Charges for Deposited Cash)	\$1.00 per thousand
Canadian Check Processing Fee (Canadian Items)	\$10.00 per check

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	\$33.00 per request
Dormant Account Fee	\$7.50 per month
Invalid Address Fee	\$7.50 per month
Check Copy Fee	\$3.00 per copy
Deposited Item Copy Fee	\$3.00 per copy
Wire Transfer Fee	\$20.00
International Wire Transfer Fee	\$50.00
Collection Fee	\$30.00 per item

*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.