

---

## 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 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 <sup>th</sup> 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Coin and Currency Withdrawn (Charges for Deposited Cash)	\$1.00 per thousand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.