

## **Products & Services**

### **Loan Products – Offered at all branches**

#### **1. Real Estate**

- Home Equity Loans
- Home Equity Line of Credit
- Fixed Rate Conventional Residential One-to-Four Dwelling Units
- Balloon Mortgages
- Lot loans
- Construction Loans
- VA Loans
- FHA Loans
- USDA Rural Development Home Loans
- Bridge Loans
- Stockholder Balloon Mortgages

#### **2. Consumer**

- Automobiles
- Motor homes
- Motorcycles
- Recreational Vehicles
- Unsecured Loans
- Certificate of Deposit Loans
- Onsite Wastewater Systems Assistance Loan Program

### **Loan Products – Offered at all branches and mobile lenders**

#### **3. Business and Commercial**

- SBA Guaranteed
- SBA 504 & 7A
- Operating Lines of Credit
- Machinery & Equipment
- Real Estate & Construction
  - Can accommodate 1031 & Reverse 1031 Exchanges
- USDA Business and Industry
- Irrevocable Letters of Credit
- Professional Practice & Medical Service Providers

#### **4. Agricultural**

- FSA Subordinated Loans
- FSA Guaranteed Agricultural Loans
- Iowa Agricultural Development Authority Loans – Beginning Farmers Loans
- Local Water Protection Loan Program
- Agricultural Operating and Term Loans
- Livestock Loans
- Real Estate and Construction loans
- Facility Loans
- Machinery and Equipment Loans
- Recreational Land Loans

#### **5. Miscellaneous**

- Tax Increment Financing
- Emergency Disaster Assistance Loans

### **Deposit Products – Offered at all branches**

#### **6. Consumer Deposits**

- E-Checking
- E-Plus Checking
- Hy-Vee E-Checking
- Hy-Vee E-Savings
- Hy-Vee Private Banking checking
- Premier Checking
- E-Savings
- Certificate of Deposit
- HSA (Health Saving Accounts)
- HSA (Health Saving Accounts) – Hy-Vee Individual & Family
- Minor E-Savings
- Money Market Account
- Hy-Vee Retiree Money Market
- Traditional IRA
- SEP Plan IRA
- \$mart \$tart Savings
- \$mart \$tart Checking

#### **7. Commercial Deposits**

- Small Business Checking
- Community Checking
- Commercial Checking
- Commercial Premium Checking
- Business Savings
- Commercial Money Market
- Public Funds Checking
- Public Funds Premium Checking
- Public Funds Money Market
- Certificate of Deposit
- Public Funds Certificate of Deposit
- Lawyer Trust
- Broker or Real Estate Trust

## **8. Commercial Services**

- ACH Origination
- LOC, Deficit Sweep Accounts
- Business e-Banking
- ACH Positive Pay
- Check Positive Pay
- Remote Deposit Capture
- Wire Transfer
- Business Debit Card
- Autobooks

## **9. Miscellaneous**

- Cash Advance
- Official Checks
- Midwest Heritage Bank Internet Banking
- Mobile Banking
- Mobile Remote Deposit
- Money Wire services
- Online Chat Services
- Overdraft Protection
- Zelle
- External Transfers
- Bill Pay
- VISA Debit Card
- 24-Hour Automated Phone Banking
- Debit Card Controls
- Contactless Debit Cards
- Apple Pay
- Instant Issue Debit Cards
- Credit Score/SavvyMoney
- CardSwap
- Online Account Opening

## **10. Safe Deposit Box Locations**

- Ames, Chariton, Des Moines #4, EP True, West Des Moines #3, Windsor Heights, Grimes

## **11. Non-Deposit Investment Products**

- Midwest Heritage Financial Services - Registered representatives offer securities through Securities America, Inc. Member FINRA/SIPC. Financial advisors offer advisory services through Securities America Advisors, Inc. Midwest Heritage Financial Services and Securities America are separate entities. Not FDIC insured. May lose value. No bank guarantee. Not a deposit. Not insured by any government agency.
- Midwest Heritage Insurance Services - Products offered by Midwest Heritage Insurance Services are not insured by the FDIC or any other Federal Government Agency, are not a deposit or obligation of, or guaranteed by Midwest Heritage, may involve investment risks, including possible loss of principal amount invested, and may lose value.



**Consumer Fee Schedule**

Effective September 1, 2024

Account Closing (account closed within 90 days of opening).....	\$25.00/account
Account Reactivation (check or savings closed for less than 3 months) .....	\$10.00/occurrence
Account Research and Balancing .....	\$15.00 per hour half hour
Check Image Copy.....	\$5.00/each
Statement or Tax Form Copies .....	\$6.00/each
Cashier's Check (Customers Only) .....	\$8.00/each
Collection Item (Incoming or Outgoing) .....	\$25.00/item
Coin Counting for Customer .....	10% of amount over \$350.00
Non-Customer.....	10% of amount
Coin Roll Purchase for Customers .....	\$0.25/roll over 10 rolls
Coin Roll Purchase for Non-Customers .....	\$0.25/roll
Currency Purchase.....	\$1.00/strap
Consumer Digital Banking (Internet and Mobile).....	No Charge
Consumer Bill Payment.....	No Charge
Visa Debit Card	
Debit Card Replacement.....	\$15.00/card/occurrence
Debit Card or PIN Rush-Order .....	\$50.00/card or PIN
International Surcharge ("SVC CHG INTRNTL TR").....	1% of purchase or withdrawal
Dormant Checking Account – 6 months no activity ("DORMANT FEE") .....	\$5.00/month
Dormant Savings or Money Market Account – 12 months no activity ("DORMANT FEE").....	\$5.00/month
Foreign Currency.....	Fees vary based on amount and delivery fees
Garnishment/Tax Levy/Legal Order ("LEGAL ORDER") .....	\$100.00/each
Nonsufficient Funds Item Returned ("NSF ITEM RETURN FEE").....	\$27.00/item/presentation*
Overdraft Item Paid ("OD ITEM PAID FEE") .....	\$27.00/item/presentation*
Overdraft Transfer (Automatic Transfer from Savings)* .....	No Charge
Paper Statement (based on account type; "PAPER STATEMENT FEE").....	\$5.00/account/month
Phone Banking ("TELE INQ DIRECT CHG").....	First 5 calls, No Charge
Calls over 5 in statement cycle (no maximum) .....	\$1.00/call
Redeposit Check Returned Insufficient or Uncollected Funds ("REDEP RTN ITEM FEE") .....	\$10.00/item
Returned Deposited Item Chargeback ("DEP ITEM RETURNED").....	\$10.00/item
Safe Deposit Box ("SAFE DEPOSIT FEE") .....	Fees vary by size and location
Safe Deposit Box Drilling Fee or Duplicate Key Charge .....	Actual cost
Stop Payment ("STOP PAYMENT FEE") .....	\$30.00/stop order
Undeliverable Mail .....	\$7.50/envelope/month
Wire Transfer – Incoming Domestic (from another U.S. financial institution; "INCOMING WIRE") .....	\$20.00/each
Outgoing Domestic (to another U.S. financial institution; "OUTGOING WIRE") .....	\$25.00/each
International Incoming (we do not initiate outgoing International; "INTERN'TL WIRE IN") .....	\$50.00/each

Fees subject to applicable sales tax when charged to checking or money market accounts.

\*Fee applies to nonsufficient funds or overdrafts created by check, ACH debit, withdrawal or other electronic means. Accounts may be subject to this fee each time a debit item is presented for payment regardless of whether we pay or return the item. Note, ATM withdrawals and fees are not subject to Overdraft Fees.