

## 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
- Automobiles
- 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
- Automobile 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)
- Hy-Vee HSA (Health Saving Accounts)
- Minor E-Savings
- Money Market Account
- Hy-Vee Retiree Money Market
- Traditional 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
- Autoboooks

## **9. Miscellaneous**

- Cash Advance
- Official Checks
- Midwest Heritage Bank Internet Banking
- Mobile Banking
- Business Mobile Banking
- Mobile Remote Deposit
- Business Mobile Remote Deposit
- Money Wire services
- Online Chat Services
- 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/presentment*
Overdraft Item Paid ("OD ITEM PAID FEE")	\$27.00/item/presentment*
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.