

# Miscellaneous Fees



Fees	Effective June 1, 2026
Business Continuous Overdraft Fee	\$7.00 per day (after the 5th day and every day thereafter)
Cashiers Checks (Customers Only)	\$5.00
Check Ordering Fee	Dependent on Style Selected
Coin Sorting	Customer - Free Non-Customer - 10% of Total, \$10.00 min.
Collection Fee	\$30.00/Item
Copy of Check	\$3.00
Counter Check Fee	\$2.00 for 4 checks
Debit Card Replacement Fee	\$8.00
MasterCard Cross Border Fee	.9% of the transaction amount
MasterCard Currency Conversion Fee	.2% of the transaction amount
Deposit Bags - Locked	\$20.00, \$3.00 Key
Deposit Bags - Unlocked	\$5.00
Dormant Accounts	\$10.00/Month (on balances \$100.00 or less)
Early Account Closing	\$20.00/Account (within 90 days of opening)
Excess Reg D Withdrawal Fee	\$10.00/Item
Garnishment/Levy Fee	\$100.00
IRA Transfer to another institution	\$50.00
Notary (Non-Customer)	\$5.00
Non-Sufficient Funds Item*	\$35.00/Item (returned checks)
Overdraft Fee*	\$35.00/Item
Overdraft sweep/transfer	\$5.00 (per transfer)
Photocopies	\$1.00 each
Ready Reserve Annual Fee	\$25.00
Research and Account Reconciliation	\$30.00/Hr. (\$30.00 minimum)
Return Deposit Item	\$5.00/Item
Return Deposit Item (Business)	\$5.00/Item
Signature Guarantee (Customers Only)	Free

Special Handling	\$5.00
Statement Copy	\$5.00
Stop Payment	\$35.00
Recurring Electronic Stop Payment	\$10.00/Item
Returned Statement Fee**	\$10.00
Visa Gift Cards	\$3.95
Wire Transfers Domestic (Customers Only)	\$25.00 Outgoing
*free for all personal checking accounts	\$10.00 Incoming*
Wire Transfers Foreign (Customers Only)	\$50.00 Outgoing
*free for all personal checking accounts	\$10.00 Incoming*
Cash Management entered domestic wire	\$15.00 Outgoing
	\$10.00 Incoming

\*Overdrafts and non-sufficient funds fees may result from: The payment of checks, electronic funds transfers, or other withdrawal requests you initiate. Payments authorized by you. The return of unpaid items deposited by you. Charging your account for our applicable service charges and fees.

\*\*Beginning with the second returned statement and for each returned statement thereafter.

## Safe Deposit Box

Safe Deposit Box	Rates
3"x5"	\$35.00 Annual Rent
5"x5"	\$45.00 Annual Rent
3"x10"	\$55.00 Annual Rent
5"x10"	\$75.00 Annual Rent
10"x10"	\$125.00 Annual Rent

All boxes are 21" deep. Discounted rates available for Relationship<sup>sm</sup> and Integrity<sup>sm</sup> Checking Account customers. Fees are automatically deducted from a Lake Elmo Bank checking or savings account.

Safe Deposit Box	Fee
Safe Deposit Box Late Payment Fee	\$15.00 (after 60 days)
Safe Deposit Box Drilling	Cost + \$25.00
Safe Deposit Box Lost Key	\$25.00



**LAKE ELMO BANK**  
A TRADITION OF SERVICE

Oakdale  
600 Inwood Avenue N  
Oakdale, MN 55128

Lake Elmo  
11465 39th Street N  
Lake Elmo, MN 55042

Stillwater  
1937 Greeley Street S  
Stillwater, MN 55082