

Service Fees

Safe Deposit Box:	South Dakota billed annually in March, Minnesota billed annually in May. Fee varies with Safe Deposit Box size	
Photocopy:	\$0.10 per copy	
Official Checks:	\$5.00 per check	
Visa Gift Card:	\$3.50 per card	
Stop Payment:	\$30.00 per item*	
ATM/Debit Card:	First card free	\$10.00 Lost, stolen or damaged cards
Checking & Savings Overdrafts:	\$30.00 per item* by check, in-person withdrawal, or other electronic means, as applicable	
Continuous Overdraft:	\$30.00 debited from account for every five business days the account is overdrawn.	
Returned Deposit Items:	\$4.00 per item*	
Account Research:	\$12.00 per billable hour	
Account Statement Activity Printout:	Current - Free	Prior - \$12.00
Account Balancing Assistance:	\$12.00 per billable hour	
Tax, Levy or Garnishment:	\$50.00 per occurrence	

*The term "item" is defined as a payment type used to access the funds in your account, i.e. Automated Clearing House (ACH), check transactions, or reoccurring POS charges



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Dormant Account:	\$5.00 per month after six months inactivity on checking accounts and 12 months on savings accounts below \$500 (does not apply to Dino-Saver accounts)	
Dino-Saver:	\$2.00 if account falls below \$10.00 any day during the month \$2.00 for each debit transaction in excess of six during the month	
CorSavings: (Based on minimum daily balance)	\$2.00 for accounts opened in South Dakota that fall below \$100.00 \$2.00 for accounts opened in Minnesota that fall below \$50.00 \$2.00 for each debit transaction exceeding six during the month	
Personal Checking:	\$4.00 per month paper statement fee, unless enrolled in <i>eStatements</i>	
Preferred Checking:	\$7.00 per month maintenance fee	
Premium Checking: <i>\$2,500 Minimum Balance</i>	\$10.00 minimum balance fee, unless balance requirements are met	
Wire Transfer:	Domestic Incoming	\$20.00 per occurrence
	Domestic Outgoing	\$25.00 per occurrence
	International Incoming	\$37.50 per occurrence
	International Outgoing	\$55.00 per occurrence
ATM Refunds:	Preferred Checking and Premium Checking customers are eligible to redeem cash withdrawal fees charged by a non CorTrust Bank ATM in the United States, up to a maximum of \$15 per month . To redeem a cash withdrawal ATM fee, customers can present a copy of the ATM receipt in person or contact a CorTrust Bank Customer Service Representative within 30 days of transaction. After 30 days, customer forfeits eligibility for a refund.	