FEE SCHEDULE—Consumer

Beginning January 1, 2026 — **Changes are noted in bold**

Ixonia Bank

GENERAL ACCOUNT CHARGES & USAGE

	Paper statement charge	$3.00	per statement[1]

DEPOSIT SERVICES

	Foreign check processing	$10.00	per check
	New account closing	$25.00	within 90 days of opening
	Inactive Fee (no activity for 12 months)	**$5.00**	**per month, when balance falls below $100**[1]

Overdraft Related Charges and NSF	**Returned item fee**	**$24.00**	per item, maximum of two fees per day
	Overdraft fee	**$24.00**	per item, maximum of two fees per day
	Continuous overdraft charge	$8.00	per day
	Continuous overdraft charge is applied each business day beginning at the end of the 5th business day. This charge applies to overdrafts created by check, in-person withdrawal, or ACH debit. Continues until a positive balance is retained in the account.		
	Overdraft protection (from another Ixonia Bank account)	$10.00	

1 . Fee not charged on Cashus Kids Savings Account

MISCELLANEOUS FEES

Miscellaneous Fees	Account Research/Reconciliation (copy charges apply)	$30.00	per hour
	ATM/Debit Card replacement	$7.00	per card
	Cashiers Check	$3.00	per check
	Check Cashing (Checks drawn on us for non-customers)	$10.00	per check
	Check Printing	Varies	
	Fax Service - outgoing	$5.00	up to 3 pages
		$2.50	each after 3 pages
	Fax service - incoming	$1.00	per page
	Foreign ATM / Debit Card Transaction Fee	Up to 1%	Assessed by Mastercard
	Foreign draft	$20.00	
	Photo copies / Account printouts	$3.00	per printout
	Stop payment	$32.50	per occurrence
	Tax Levy or garnishment	$70.00	per request unless directed otherwise
	Telephone Banking 24/7/365	No charge	Call 1-800-522-4116
	Telephone transfer (non-automated)	$2.00	each transaction

Wire Transfers	**Domestic incoming**	**$20.00**	**per wire**
	Domestic outgoing	**$25.00**	**per wire**
	International incoming	**$25.00**	**per wire**
	International outgoing	**$55.00**	**per wire**

Safe Deposit Box	Rental Fee - 3 x 5x 24 or 4 x 5 x 24	$27.00	per year
	Rental Fee - 3 x 10 x 24	$42.00	per year
	Rental Fee - 5 x 10 x 24	$52.00	per year
	Rental Fee - 9 x 10 x 24	$82.00	per year
	Safe Deposit Box Drilling	$180.00	per occurrence
	Safe Deposit Box Key Replacement	$20.00	each

Some products and services are not available at some locations.

Revised November 5, 2025

Member FDIC Equal Housing LENDER

HOW TO CONTACT US

IXONIA - MAIN OFFICE

W1046 Marietta Avenue | PO Box 110
Ixonia, WI 53036
920-262-6959 or 262-567-7509

DOUSMAN

491 N Main Street
Dousman, WI 53118
262-965-2570

MILWAUKEE

611 E Wisconsin Avenue, Suite 101
Milwaukee, WI 53202
414-763-2428

OCONOMOWOC

1223 E Summit Avenue
Oconomowoc, WI 53066
262-567-2881

OCONOMOWOC

W359N5002 Brown Street, Suite 104
Oconomowoc, WI 53066
262-468-4449

WATERTOWN

109 Oakridge Court
Watertown, WI 53094
920-262-6949

WATERTOWN

1725 S Church Street
Watertown, WI 53094
920-206-2000

Customer Solutions Department 920-262-6952 or 262-567-5295	**Commercial Loan Department** 262-560-7320	**Online Banking Support** 920-206-4357
Loan Processing Department 920-262-6940	**24-Hour Telephone Banking** 800-522-4116	**Online Banking** www.IxoniaBank.com

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