

Expect Great Things

The team of experts at Community State Bank (CSB) has the resources and solutions to take your business a step further. At CSB we pride ourselves in gaining in-depth knowledge of your business and market. The CSB commercial team takes a genuine interest in your financial needs and strives to provide you the best banking experience.

At Community State Bank, we offer a variety of products for your business to manage finances and streamline processes.

Commercial Lending Solutions

We offer loan programs to finance many types of credit for your business needs ranging from small businesses to large commercial businesses.

- Agriculture
- Commercial real estate
- Equipment
- Lines of credit
- Business credit cards
- Construction
- Equipment leasing
- Manufacturing

Financial Solutions

The CSB Wealth Management team is dedicated to helping you reach your financial goals. They take the time to thoroughly understand your business's unique needs, carefully examine all aspects of your finances, offer tailored recommendations, and support you throughout the implementation of your financial strategy.

- Business continuation
- Estate planning
- Financial advisor services
- Investment management
- Legacy planning
- Long-term care planning
- Retirement planning
- Employee benefits
- Financial planning
- Key man insurance
- Life insurance
- Philanthropy
- Trust/estate management

Investments are: Not FDIC/NCUSIF Insured | May lose value | Not financial institution guaranteed | Not a deposit | Not insured by any federal agency.

Our Locations

Ankeny

817 N. Ankeny Boulevard
Ankeny, IA 50023

1640 S.W. White Birch Circle
Ankeny, IA 50023

Altoona

200 8th Street S.E.
Altoona, IA 50009

Des Moines

1401 E. Euclid Avenue
Des Moines, IA 50316

3540 E. 33rd Street
Des Moines, IA 50317

4811 S.E. 14th Street
Des Moines, IA 50320

Johnston

6175 Merle Hay Road
Johnston, IA 50131

Pleasant Hill

1025 N. Hickory Boulevard
Pleasant Hill, IA 50327

Waukee

460 S.E. University Ave.
Waukee, IA 50263

Mailing Address

P.O. Box 127, Ankeny, IA 50021

Customer Care: (515) 331-3100



BK003 (03/24)



BUSINESS

**Schedule
of Fees**

Effective March 1, 2024

Business Account Services

Account Closing, Within 90 Days	\$30.00
Account Research/Balancing (\$50/hr - 1/2 hr min charge \$25)	\$0.50/page
Business Bill Pay Inactivity Fee*	\$7.50
Business Bill Payments > 10/mo.	\$7.50
Direct Deposit Module	\$10.00/mo + \$2.00/payroll transaction
Business Debit Card	\$10.00
Instant Issue	\$5.00
Replacement	\$5.00
Cashier's Check	\$7.50
Check Cashing (Non-Customer - Drawn on CSB Acct)	
\$100.00 or less	No fee
\$100.01 to \$1,000.00	\$7.50
\$1,000.01 to \$2,500.00	\$10.00
\$2,500.01 to \$7,500.00	\$20.00
\$7,500.01 and greater	\$25.00
Check Printing	Quoted - varies by style
Check Order Fee	\$15.00
Coin Counting (Non-Customer)	20% of face value
Coin/Currency Orders	\$0.15 per roll \$0.30 per strap
Collections	\$75.00
Deposit Correction	\$2.50
Dormant Account/Statement Cycle (If bal. below \$5,000)	\$10.00
Fax	\$5.00
Foreign Currency Exchange Fee	\$20.00
Foreign Item Fee	\$10.00
Garnishments	\$150.00
Gift Cards Per Card	\$4.00
MSB/MRB Maintenance Fee/Statement Cycle	\$250.00
Night Deposit	
Keys > 2	\$5.00
Replacement Key	\$15.00
Zipper Bag	\$7.00
Locked Zipper Bag	\$35.00
Negative Collected Balance Fee	Prime +3%
Notary Service (Non-Customer)	\$10.00
Overdraft/Daily Overdraft Balance	\$5.00
Overdraft/NSF Paid - Returned/Per Item	\$35.00
Premium Assessment/\$1,000	\$0.16

See Terms & Conditions for complete account information.

Iowa law requires that certain service charges and fees are subject to sales tax.

*After the first 90 days, customers who register for Business Bill Pay but are inactive for any month will be assessed an inactivity fee of \$7.50.

Returned Deposit Item	\$10.50
Safe Deposit Box (Annual)	
3x5 Box Rental	\$30.00
3x10 Box Rental	\$45.00
5x10 Box Rental	\$60.00
10x10 Box Rental	\$90.00
Key Replacement	\$75.00
Box Drilling	\$155-\$190
Late Payment (Annual)	\$20.00
Special Statement Handling/Stmt. Cycle	\$25.00
Stop Payment	\$35.00
Telebank > 3 Transactions	\$0.50 per Transaction
Telephone Transfer	\$4.00
Wire Transfer (Manual)	
Domestic - Incoming	\$16.00
Domestic - Outgoing	\$34.00
Foreign - Incoming	\$46.00
Foreign - Outgoing	\$66.00

Activity Charges by Account Type

Small Business Select	
Account Maintenance (Waived with Average Collected > \$5,000)	\$5.00
Debits, Credits, Deposit Items > 200	\$0.45
Non-Profit Select	
Account Maintenance	\$10.00
Debits, Credits, Deposit Items > 200	\$0.25
ACH Debits/Credits Received	\$0.10
Charge for Deposited Cash/\$1,000	\$0.50
Earnings Credit	Yes
Interest Bearing	Yes
Commercial Select	
Account Maintenance	\$21.00
Credits	\$0.40
Debits	\$0.20
Deposit Items	\$0.19
ACH Debits/Credits Received	\$0.10
Charge for Deposited Cash/\$1,000	\$0.50
Earnings Credit	Yes
Business Money Market	
Account Maintenance (Waived with Average Collected > \$5,000)	\$12.00
Minimum Balance to Open	\$1,000.00
Excess Debit Fee/Item > 6	\$8.00
Excess Credit/Dep. Items > 50/Statement Cycle	\$12.50
Government Entity/Public Funds Checking	
Account Maintenance (Waived with Average Collected > \$5,000)	\$15.00
Minimum Balance to Open	\$1,000.00
Debits > 25 Per Statement Cycle	\$8.00

Treasury Management Services

Business Online Banking Reporting/Statement Cycle	\$10.00
ACH Module/Statement Cycle	\$40.00
ACH Batch File	\$2.00
ACH Batch File (Same Day)	\$6.00
ACH NOC (Notification of Change)	\$2.00
ACH Originated Item	\$0.22
ACH Originated Item (Same Day)	\$2.50
ACH Returned Item	\$12.50
Lockbox Processing	Quoted
Merchant Processing	Quoted
Mobile CSB GoBusiness App	No Charge
Mobile Business Capture	\$10/month
Mobile Business Capture Deposit Item	\$0.08
Payment Exchange	
eChecks	\$0.58
Print + Mail	\$0.78
Postage	Pass Thru Bulk Postage Rate
Positive Pay	
ACH Fraud Filter/Block	\$15.00
ACH Module/Statement Cycle	\$10.00
Check/ACH Fraud Filter Modules/Statement Cycle	\$50.00
Check Module/Statement Cycle	\$40.00
Exception Item	\$1.00
Issued Item Fee	\$0.01
Check Payee Match	\$10.00
Check Payee Match/ACH Fraud Filter Modules	\$60.00
Returned Exception Item	\$17.50
One Time Set-Up	\$100.00
Remote Deposit Capture (RDC) Module /Statement Cycle	\$40.00
RDC Deposit Item	\$0.10
RDC Scanner Equipment	Quoted
RDC Installation (One-Time Fee)	\$100.00
Secure FTP Setup (One-Time Fee)	\$100.00
Sweep Accounts/Statement Cycle	
Insured Cash Sweep	\$50.00
Line of Credit Sweep	\$80.00
Insured Cash/Line of Credit Sweep	\$110.00
Zero Balance Account Sweep	\$10.00
Wire Transfer Module/Statement Cycle	\$40.00
Domestic - Incoming	\$8.00
Domestic - Outgoing	\$17.00
Foreign - Incoming	\$23.00
Foreign - Outgoing	\$33.00

