

Services & Products



HOURS OF OPERATION

LA CROSSE:

Lobby:	Monday-Friday	9:00 a.m. to 5:00 p.m.
	Saturday-Sunday	Closed
Drive-Thru:	Monday-Friday	7:30 a.m. to 5:30 p.m.
	Saturday	8:00 a.m. to 12:00 p.m.
	Sunday	Closed

ONALASKA:

Lobby:	Monday-Friday	9:00 a.m. to 5:00 p.m.
	Saturday-Sunday	Closed
Drive-Thru:	Monday-Friday	8:30 a.m. to 5:30 p.m.
	Saturday	8:00 a.m. to 12:00 p.m.
	Sunday	Closed

MINNETONKA:

Lobby:	Monday-Friday	9:30 a.m. to 3:00 p.m.
	Saturday-Sunday	Closed

ST. PAUL:

Lobby:	Monday-Friday	9:00 a.m. to 5:00 p.m.
	Saturday-Sunday	Closed
Drive-Thru:	Monday-Friday	9:00 a.m. to 5:30 p.m.
	Saturday-Sunday	Closed

ROCHESTER:

Lobby:	Monday-Friday	9:00 a.m. to 5:00 p.m.
	Saturday-Sunday	Closed
Drive-Thru:	Monday-Friday	8:30 a.m. to 5:30 p.m.
	Saturday-Sunday	Closed

EAGLE CREST NORTH:

Lobby:	Tuesday	8:30 a.m. to 10:30 a.m.
	Thursday	2:30 p.m. to 4:30 p.m.

SERVICES OFFERED AT LA CROSSE,
ONALASKA, ST. PAUL, MINNETONKA AND
ROCHESTER LOCATIONS

Personal Checking/Savings
Business Checking/Savings
Online Banking
Bill Pay
Electronic Statements
ACH Services
Certificates of Deposit
U.S. Savings Bonds Redemption
Individual Retirement Accounts
Automatic Loan Payments
Telephone Transfers
Wire Transfers
Direct Deposit
Overdraft Protection
Mastercard/VISA
Debit Cards
Notary Services
Business Loans
Treasury Management
Change Orders
Remote Deposit
Investment Sweep Accounts
Merchant Services
Cashier's Checks
Personal Money Orders
Bank by Mail
Foreign Exchange*
Safe Deposit Boxes***
Night Depository
Drive-Up Banking***
Photocopier

SERVICES OFFERED AT EAGLE CREST
LOCATIONS

Personal Checking/Savings
Business Checking/Savings
Online Banking
Bill Pay
Electronic Statements
ACH Services
Certificates of Deposit
U.S. Savings Bonds Redemption
Individual Retirement Accounts
Automatic Loan Payments
Telephone Transfers
Wire Transfers
Direct Deposit
Overdraft Protection
Mastercard/Visa
Debit Cards
Notary Services

*only available at La Crosse and Onalaska branches

***not available at Minnetonka branch

COULEE BANK BUSINESS ACCOUNT COMPARISON

	CONFIDENT COMMERCIAL CHECKING	CONFIDENCE PLUS BUSINESS CHECKING	CONFIDENTLY FREE BUSINESS CHECKING	CONFIDENT BUSINESS MONEY MARKET
MONTHLY SERVICE CHARGE	×	\$5	\$20	\$10
REQUIREMENT TO WAIVE MONTHLY SERVICE CHARGE	N/A	N/A	Earning credit available to offset analyzed item fees	\$1,000 Minimum Balance
EARNs INTEREST	×	×	×	✓
FREE DEBIT CARD	✓	✓	✓	×
FREE ONLINE BANKING	✓	✓	✓	✓
FREE TRANSACTION ITEMS INCLUDED	100	250	0	N/A
EXCESS TRANSACTION ITEM FEE	\$0.25	\$0.25	Per Credit: \$0.50 Per Debit: \$0.25 Per Deposited Item: \$0.15 Per ACH Credit: \$0.40 Per ACH Debit: \$0.20	N/A

ICS: Coulee Bank offers ICS accounts for customers looking to open accounts over the FDIC insured limit of \$250,000. Please contact the Treasury Department for more information.

Minimum opening deposit of \$50. Bank rules and regulations apply. Other fees such as overdraft fees may apply. Fees may reduce earnings. See fee schedule for details. Rates subject to change at bank discretion.

Coulee Bank

BANK WITH CONFIDENCE

BUSINESS FEE SCHEDULE

Effective October 1, 2023

Account Research	per hour, 1 hour minimum	\$25.00
Bad Address Fee/Failure to Update Account	per month	\$5.00
Cashier's Checks	per check	\$10.00
Check Printing	varies by style ordered	varies
Credit Back Item Fee (ACH item)	per presentment	\$10.00
Currency Deposited	per \$100	\$0.05
Currency Purchased	per \$100	\$0.05
Deposit Item Returned Fee (ACH item)	per presentment	\$10.00
Deposit Item Returned Fee (non-ACH item)	per chargeback	\$10.00
Dormant Fee in Service Charge <i>No account activity within 2 years' time</i>	per month	\$5.00
Foreign Currency	per purchase/redemption	\$20.00
Foreign Item Fee	per presentment	\$10.00
Garnishment/Levy Fee	per garnishment/levy	\$75.00
Non-Sufficient Funds Fee	per item presentment daily maximum	\$32.00 \$224.00
Overdraft Item Fee	per item presentment daily maximum	\$32.00 \$224.00
Continuous Overdraft Fee <i>A continuous overdraft fee is a daily charge for an outstanding overdraft status. A continuous overdraft fee may be charged after the third business day and for each additional business day that your account is overdrawn and continues to have a negative balance. Business days are Monday through Friday, excluding federal holidays.</i>	per business day (after 3rd day)	\$3.00
Paper Statement Fee	per month	\$3.00
Check Images with Paper Statements	per month	\$15.00
Rejected Check (improper MICR setup)	per item presentment	\$5.00
Replacement Debit Card	per card	\$5.00
Stop Payment Charge	per stop payment placed	\$10.00
Wire In Fee (Domestic or International)	per wire	\$10.00
Wire Out Fee - Domestic	per wire	\$25.00
Wire Out Fee - International	per wire	\$52.00

www.couleebank.net

1516 LOSEY BLVD S, LA CROSSE, WI 54601 • PH 608-784-9550 • FAX 608-784-1069
 590 THEATER RD, ONALASKA, WI 54650 • PH 608-783-6000 • FAX 608-783-6602
 129 HALE DR, SUITE 106, HOLMEN, WI 54636 • PH 608-526-1635 • FAX 608-526-1496
 1110 SIXTH ST NW, ROCHESTER, MN 55901 • PH 507-289-0137 • FAX 507-258-7925
 733 GRAND AVE, ST PAUL, MN 55105 • PH 651-698-8100 • FAX 651-200-3623
 4350 BAKER RD, SUITE 180, MINNETONKA, MN 55343 • PH 952-257-7550 • FAX 952-324-5992

Coulee Bank

BANK WITH CONFIDENCE

PERSONAL FEE SCHEDULE

Effective September 14, 2023

Account Research (per hour, 1 hour minimum)	\$25.00
Account Reconciliation (per hour, 1 hour minimum)	\$25.00
Bad Address Fee/Failure to Update Account (per month)	\$5.00
Cashier's Checks	\$10.00
Check Cashing (non-customer)	2% of total
Check Printing fees vary by style of check ordered	varies
Consumer Coupon Book	\$10.00
Deposit Item Returned Fee (ACH item - per presentment)	\$10.00
Deposit Item Returned Fee (non-ACH item - per chargeback)	\$10.00
Dormant Fee in Service Charge (per month) <i>No account activity within 2 years' time</i>	\$5.00
Foreign Currency (purchase or redemption)	\$20.00
Foreign Item Fee	\$10.00
Garnishment/Levy Fee	\$75.00
Non-Sufficient Funds Fee (per item presentment)	\$32.00
Overdraft Item Fee (per item presentment)	\$32.00
Overdraft Item Fee/Non-Sufficient Funds Fee (daily maximum)	\$224.00
Continuous Overdraft Fee <i>A continuous overdraft fee is a daily charge for an outstanding overdraft status. A continuous overdraft fee may be charged after the third business day and for each additional business day that your account is overdrawn and continues to have a negative balance. Business days are Monday through Friday, excluding federal holidays.</i>	\$3.00
Paper Statement Fee (per month)	\$3.00
Check Images with Paper Statements (per month)	\$2.50
Rejected Check (improper MICR setup)	\$5.00
Replacement Debit Card	\$5.00
Stop Payment Charge	\$10.00
Wire In Fee (Domestic or International)	\$10.00
Wire Out Fee - Domestic	\$22.00
Wire Out Fee - International	\$52.00

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EAGLE CREST SOUTH:

Lobby:	Tuesday	2:30 p.m. to 4:30 p.m.
	Thursday	8:30 a.m. to 10:30 a.m.