

# Fee Schedule for Commercial Accounts



## Account Analysis Service Fees

Account maintenance	\$10.00
Deposits	\$0.20
FDIC Insurance	Determined Quarterly
Items Deposited	
Items drawn on us	\$0.07 *
Transit items	\$0.09 *
Rolled Coin	\$0.09
Strapped Currency	\$0.38
Withdrawals	\$0.15

Monthly interest paid will be a charge to the analysis calculation.

## Investable Balance Calculation

Earnings Credit	Rate determined monthly *
Reserve Requirement - 10%	
Uncollected Funds Rate - Rate applied to average negative collected balance is WSJ prime plus 1%	

## Other Services

Account Research	
Per copy	\$5.00
Per hour	\$25.00 (\$25.00 minimum)
Account Transfers	
Austin Bank ATM	FREE
Internet Banking	FREE
One Plus Banking	FREE
Non-Austin Bank ATM	\$2.00
Telephone Customer Service	\$2.00
ATM Withdrawals	
Austin Bank ATM	FREE
Non-Austin Bank ATM	\$2.00 plus processing Bank's fee
Austin Bank Check & ATM Debit Card	
First card	FREE
Replacement cards	\$5.00
Bags	
Night Depository Bag (locked)	\$15.00 per key annually
Zipper Bag (no lock)	\$3.00
Balance Inquiries	
Austin Bank ATM	FREE
One Plus Banking	FREE
One Plus Banking Fax	\$1.00
Non-Austin Bank ATM	\$1.00
Telephone Customer Service	\$1.00
Cashier's Checks	
Austin Bank customer	\$5.00
Non-customer	\$10.00
Check Cashing (non-customer)	Greater of 2% or \$15.00
Check Printing	Fee varies according to style selected
Checkbook Balancing (per hour)	\$15.00 (\$10.00 minimum)

## Collection Items

Domestic .....	\$15.00*
International .....	\$15.00 plus processing Bank's fee*
Early Closing Fee for accounts closed within 30 days of opening .....	\$25.00
Government Reclamations (Paper/ACH) .....	\$50.00
Letters of Credit .....	2% (\$250.00 minimum)
Levy/Garnishment .....	\$50.00
Loose Coin Counting .....	Greater of 10% or \$5.00
Money Orders	
Austin Bank customer .....	\$3.00
Non-customer .....	\$10.00
Non-Sufficient Check Fee (NSF) per item .....	\$30.00*
Notary Service .....	\$5.00*
Return Item Chargeback .....	\$5.00*
Safe Deposit Boxes .....	Varies by box-size
Safe Deposit Drill & Lock Replacement .....	Fee varies by service
Statement Print-Out	
Internet Banking .....	FREE
Hard Copy Print Out (per copy) .....	\$1.00
Statement	
Special Cut-off .....	\$10.00
Multiple Signatures per statement .....	\$25.00 per month
Stop Payment .....	\$30.00*
Temporary Checks .....	\$.020 per check (up to 10 free w/order)
Traveler's Checks	
Dual-signer .....	1.5% of amount
Single-signer .....	1% of amount
Traveler's and Gift Checks .....	Fee varies
Traveler's and Gift Cards .....	Fee varies
Wire Transfer	
Incoming (each) .....	\$10.00
International (each) .....	\$20.00 plus processing Bank's fee
Outgoing (each) .....	\$20.00

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\*Effective 07/1/09

