

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
Online 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.....	\$7.00
Bags	
Night Depository Bag (locked).....	\$20.00 annually
Zipper Bag (no lock).....	\$5.00
Balance Inquiries	
Austin Bank ATM.....	FREE
One Plus Banking.....	FREE
Online Banking.....	FREE
One Plus Banking Fax.....	\$1.00
Non-Austin Bank ATM.....	\$1.00
Telephone Customer Service.....	\$1.00

Bill Pay

Online Banking.....\$6.95 per month (includes 20 items)
\$0.50 per item for each item over 20

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)..\$20.00 (\$10.00 minimum)

Collection Items

Domestic.....\$20.00

International\$35.00 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.....\$100.00

Loose Coin Counting..... Greater of 10% or \$5.00

Non-Sufficient Check Fee (NSF) per item\$30.00

Notary Service.....\$5.00

Return Item Chargeback.....\$7.50

Safe Deposit Boxes.....Varies by box size

Safe Deposit Drill & Lock Replacement....Fee varies by service

Statement Print-Out

Online Banking.....FREE

Hard Copy Print Out (per copy).....\$2.00

Statement

Special Cut-off\$10.00

Multiple Signatures per statement.....\$25.00 per month

Stop Payment.....\$30.00

Temporary Checks..\$.20 per check (up to 10 free with order)

Wire Transfer

Incoming (each).....\$10.00

Returned Incoming (each).....\$20.00

International (each).....\$20.00 plus processing Bank's fee

Outgoing (each).....\$20.00

Austin Bank offers a full line of business products.

If you would like to know about any of our Treasury Management services or would like for a Treasury Management officer to contact you, please email us at tmservices@austinbank.com or call 1-800-644-9275.

**Austin Bank**
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Rev. 07/18