

# 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
One Plus Banking.....	FREE
Online 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
Mobile Banking.....	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
Mobile Banking.....	transactions included in above

## 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)
Coin - loose counting.....	Greater of 10% or \$5.00
Coin - rolled.....	\$0.09
Collection Items	
Domestic.....	\$20.00
International.....	\$35.00 plus processing Bank's fee
Currency - strapped.....	\$0.38
Deposits	
In office.....	FREE
Mobile Banking (per item).....	\$0.50
Remote Deposit Capture.....	Fee varies
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
* Non-Sufficient Check Fee (NSF), per item, per presentment.....	\$30.00
Notary Service.....	\$5.00
* Overdraft Fee, per item (applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means).....	\$30.00
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).....	\$40.00
Outgoing (each).....	\$20.00



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\* Please refer to Austin Bank's "Terms and Conditions: Overdraft and Non-Sufficient Funds (NSF) Fees" for more information.

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