

**FEE SCHEDULE
COMMON FEATURES**



LIMITS & FEES - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

* ATM withdrawal limit per day	\$500.00
* ATM withdrawal limit per day - Elite Account	\$1,000.00
* Point of Sale (POS) withdrawal limit per day - Commercial Account	\$5,000.00
* Point of Sale (POS) withdrawal limit per day - Consumer Account	\$2,000.00
* Point of Sale (POS) withdrawal limit per day - Elite Account	\$2,500.00
** Inactive/Dormant Account ** (Per month)	\$5.00
** NSF - Non-Sufficient Funds ** (Per item)	\$28.00
Account Activity Printout	\$5.00
Account Balancing Assistance (Per hour, 1hour minimum)	\$25.00
Account Research (Per hour, 1hour minimum)	\$25.00
Bank Auto-Transfer Set Up Fee (One Time)	\$5.00
Cashier's Check (per check)	\$3.00
Chargeback items (per item)	\$10.00
Commercial Customer Coin Machine Counting	10.000% of amount or \$20 per hour
Counter Checks (10 Checks)	\$3.00
Customer Coin Machine Counting	\$0.00
Daily Overdraft Fee (Per day, after the 5th business day)	\$5.00
Deposit Correction Fee (Per Item)	\$3.00
Domestic Wire Transfer - Outgoing	\$20.00
Expedited Visa Debit Card (Per card)	\$35.00
Extensions	\$16.00
Garnishments	\$100.00
HSA One-time Application Fee	\$25.00
Incoming Oil & Gas Leases/Drafts	\$16.00
Incoming Wire Transfer	\$10.00
International Wire Transfer - Outgoing	\$55.00
IRA Transfer Fee (Not in Grace Period)	\$100.00
Lock Bags	\$25.00
Non-Customer Check Cashing Fee	\$5.00
Non-Customer Coin Machine	10.000% of amount
Non-Customer Notary Service	\$5.00
Return Mail Fee (Per Item)	\$10.00
Safe Deposit Box 10X10 (Per year)	\$90.00
Safe Deposit Box 3X10 (Per year)	\$42.00
Safe Deposit Box 3X5 (Per year)	\$25.00
Safe Deposit Box 5X10 (Per year)	\$50.00
Safe Deposit Box 5X5 (Per year)	\$30.00
Safe Deposit Box Drill Fee	\$200.00
Safe Deposit Box Lost Key Fee	\$40.00
Special Letter	\$10.00
Statement Copy	\$5.00
Stop Payment Fee - (Single item or consecutive series of items)	\$30.00
Undeliverable Bank Statements (Per Month)	\$10.00
Visa debit card replacement (per card)	\$10.00
Visa Debit Instant Issue Card (Per card)	\$25.00
Visa photo debit card (Per card)	\$10.00
Zipper Bags	\$5.00

Non-customer Signature Guarantee/ Medallion is not offered to non-customers.

**** INACTIVE/DORMANT ACCOUNT ****

- Checking and Money Market Account Inactive/Dormant Fees: All Checking and Money Market accounts with no activity for 12 consecutive months will be assessed a \$5.00 monthly fee. This fee will be waived on accounts with an average balance over \$1000.00.
- Regular Savings Account Inactive/ Dormant Fees: All Savings accounts with no activity for 12 consecutive months will be assessed a \$5.00 monthly fee. This fee will be waived on accounts with an average balance over \$1000.00.
- LINQUP Savings Account Inactive/Dormant Fees: LINQUP Savings accounts with no activity for 12 consecutive months and a balance below \$25.00 will be assessed a \$5.00 monthly fee.
- Inactive/Dormant fees do not apply to the following account types: Health Savings Account.

**** NSF - NON-SUFFICIENT FUNDS ****

• An "item" presented for payment against your account is defined as a check, substitute check, or electronic funds transfer which can include an electronic check, item generated through the Automated Clearing House (ACH) or other payments network, point of sale transaction, ATM withdrawal or bill payment transaction. A separate non-sufficient funds (NSF) fee will be assessed each time the same transaction is resubmitted against insufficient funds. An "ACH" or "Check" can be presented a maximum of three times for payment. Quail Creek Bank does not have control as to whether the previously insufficient item is represented for payment.