

## Schedule of Fees

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Account Certification Letter	\$ 20.00
Account Closed (Within 180 days of opening)	\$ 25.00
Activity Printout	\$ 5.00
Charge Back	\$ 10.00
(Each time an item is returned that you deposited or cashed)	
Hold Statement (per month)	\$ 2.00
(not available in all branches)	
Inactive Acct (per month)	\$ 15.00
(No activity for 6 months & balance under \$100)	
Insufficient Item (NSF)	\$ 29.00
(Imposed each time an item is returned.)	
Legal Processing	\$150.00
(Legal processing includes, but is not limited to, garnishments, attachments, orders, levies and liens. The fee is calculated per each occurrence, to the extent allowed by applicable law.)	
Overdraft Item	\$ 29.00
(Imposed for overdrafts created by check, in person withdrawals, ATM withdrawals, or any other electronic means.)	
Phone Inquiry	\$ 2.00
Research <sup>1</sup> (per hour, one hour minimum)	\$ 25.00
Return Mail Fee (per month)	\$ 10.00
Stop Payment	\$ 35.00
Sweep (per transfer)	\$ 5.00
Temporary Checks	10 for \$ 10.00
(Not available in all branches)	
Transfer of Funds (per transfer)	\$ 5.00
MISCELLANEOUS FEES.....	
Cashier Checks	
Customer	\$ 10.00
Collection Items	
Customer	\$ 15.00
Convenience Fee	\$ 14.95
(Bill Pay overnight check fee; not available with all accounts)	
Coin (per roll)	\$ .06

MISCELLANEOUS FEES.....	
Coin Wrappers (per box)	\$ 5.00
Currency (per strap)	\$ .30
Currency Straps (per bundle)	\$ 5.00
Debit Card Setup Fee	\$ 15.00
Debit Card Replacement	\$ 10.00
(For replacing an existing card with a new card with the same card number.)	
Debit Card International Transaction	\$ 2.00
(per transaction in which the country/region of the cardholder differs from the country/region of the merchant or the merchant's processor.)	
Debit Card Cash Advance Fee	\$ 2.00
(per transaction)	
Fax (per page)	\$ 2.00
ATM Balance Inquiry	\$ 1.50
(per transaction at non-Woodforest ATM)	
ATM Withdrawal	\$ 2.50
(per transaction at non-Woodforest ATM)	
Lock Bag	\$ 25.00
Money Orders	\$ 1.50
Official Check Claim	\$ 35.00
Photocopies (per page)	\$ 1.00
Safe Deposit Boxes	
Drill Box	\$150.00
Lost Key	\$ 25.00
Key Deposit	\$ 25.00
10 x 10 box	\$100.00
5 x 10 box	\$ 75.00
3 x 10 box	\$ 50.00
3 x 5 box	\$ 25.00
Traveler's Checks	1.5% of Purchase
Wire Transfer	
Foreign Outgoing USD	\$ 85.00
Foreign Outgoing FX	\$ 55.00
Domestic and Foreign Incoming	\$ 20.00
Domestic Outgoing	\$ 35.00
Zipper Bag	\$ 5.00

### Business Accounts with Account Analysis

Your balances earn an Earnings Credit that may be used to offset your monthly maintenance and activity fees as well as certain other miscellaneous fees. You may pay a service charge when the cost of your activity during your statement cycle exceeds the Earnings Credit. If your Earnings Credit is more than your total monthly fees for the statement cycle, the excess credit is not paid to you, nor is it carried forward to the following statement cycle. Your Earnings Credit is calculated on the Investable Balances Available for Services in your account based on the Bank's Earnings Credit Rate. The Bank's Earnings Credit Rate is established at the Bank's sole discretion and may vary from time to time. Your Earnings Credit is disclosed on your Analysis statement. Your Earnings Credit Rate will not exceed 4.50%.

You will be charged a fee for drawing Uncollected Funds, at a rate established by the bank at its sole discretion and vary from time to time.

<sup>1</sup> For Ohio residents only: The research fee ranges from \$11.00 to \$17.00 per hour as applicable by law.