

# 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 .....	\$0.99
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

\* Please refer to Austin Bank's "Terms and Conditions: Overdraft and Non-Sufficient Funds (NSF) Fees" for more information. Please be aware that some types of items can be presented and returned for payment multiple times resulting in a NSF fee each time an item is presented and returned, and an overdraft fee if the item is later covered by the Bank, in its discretion, as an overdraft. This means that you could incur multiple NSF fees as well as an overdraft fee for the same item if it is presented and returned multiple times for payment. There is no limit on the number of NSF and overdraft fees that may be assessed; however, your account will not be charged an NSF fee for any returned item that is \$5.00 or less, nor an overdraft fee for any paid overdrawn item that is \$5.00 or less.

  
**Austin Bank**  
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