



# Commercial Fee Schedule

## ACCOUNT ANALYSIS SERVICE FEES

|  |                      |
|--|----------------------|
| Account maintenance.....                       | \$15.00              |
| Cash Processing, per \$100 after \$10,000..... | \$0.15               |
| Deposits.....                                  | \$0.35               |
| FDIC Insurance.....                            | Determined Quarterly |
| Items Deposited                                |                      |
| Items drawn on us.....                         | \$0.12               |
| Transit Items.....                             | \$0.12               |
| Rolled Coin.....                               | \$0.09               |
| Strapped Currency.....                         | \$0.38               |
| Withdrawals.....                               | \$0.18               |

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.....           | \$3.00 plus processing bank's fee |
| Austin Bank Basic 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.....           | \$2.00                            |
| 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                                    |
| Inactive Account.....  | \$10.00                                    |
| Letters of Credit.....   | 2% (\$250.00 minimum)                      |
| Levy/Garnishment.....  | \$100.00                                   |
| Money Service Business Admin, monthly.....   | \$500.00                                   |
| * Non-Sufficient Check Fee (NSF), per item, per presentation.....  | \$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                                    |
| Positive Pay, monthly.....   | \$25.00                                    |
| Positive Pay - exception per item.....   | \$3.00                                     |
| Private ATM Admin, monthly.....  | \$150.00                                   |
| 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.....  | \$32.00                                    |
| Temporary Checks.....  | \$.20 per check (up to 10 free with order) |
| Undeliverable Statement/Bad Address.....   | \$5.00                                     |
| Wire Transfer  |  |
| Incoming (each).....   | \$15.00                                    |
| Returned Incoming (each).....  | \$20.00                                    |
| International (each).....  | \$50.00                                    |
| Outgoing (each).....   | \$25.00                                    |
| Zero Balance Accounts.....   | \$25.00                                    |

\* 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.