



# Miscellaneous Fee Schedule

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
Mobile Banking.....	FREE (in bank transfers)
.....	\$2.00 (bank to bank transfers)
Non-Austin Bank ATM.....	\$3.00
Popmoney®.....	Fee varies according to payment amount
Telephone Customer Service.....	\$2.00
ATM Withdrawals	
Austin Bank ATM.....	FREE
Non-Austin Bank ATM.....	\$2.00 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	
Mobile Banking.....	FREE
Online Banking.....	FREE
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
Collection Items	
Domestic.....	\$20.00
International.....	\$35.00 plus processing bank's fee
Deposits	
In office.....	FREE
Mobile Banking (per item).....	\$0.50
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
* Non-Sufficient Check Fee (NSF), per item, per presentment.....	\$30.00
Notary Service.....	\$5.00
* Overdraft Fee, per item, per presentment (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.....	\$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

\* Refer to Austin Bank's "Terms and Conditions: Overdraft and Non-Sufficient Funds (NSF) Fees" for more information. Please be aware that an item may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times an item is presented for payment. It is the policy of the bank to endeavor to only charge one (1) NSF or Overdraft Fee per each item, regardless of the number of times the item is presented for payment. Be aware, however, that the bank does not control how an item is presented for payment and a merchant or other payee may present an item in a manner that does not allow the bank's processing system to identify that it is a re-presented item that has previously been assessed a NSF Fee. If the bank's processing system cannot identify that an item has been re-presented for payment, you understand and agree that you may be inadvertently charged additional NSF or Overdraft Fees if the item is presented for payment multiple times. In that event, you understand and agree that you must contact the bank to identify the fees attributable to the same item being re-presented for payment and the bank will refund any such fees to your account. There is a limit of ten (10) Overdraft and/or NSF fees per day per account on the number of fees that may be assessed; however, your account will not be charged an NSF Fee for any item returned that is \$5.00 or less.