

SPIRIT OF TEXAS BANK
Schedule of Services
Effective as of May 20th, 2019

The following service charges may be assessed against your account and following transaction limitations, if any, apply to your account.

Branch Services

Check Printing (based upon order details).....	Variable
Cashier's Check.....	\$ 6.00
Stop Payment Order.....	\$ 30.00
Stop Payment Renewal.....	\$ 30.00
Night Depository Locking Bag (New or Replacement).....	\$ 25.00
Temporary Checks (per 12).....	\$ 3.00
Coin Counting, Loose Coin, Customer Only.....	3% of total
Check Cashed On-us For Non-Customer.....	1%; \$3.00 minimum
Safe Deposit Box Rental Late Fee.....	\$ 15.00
***Visa Gift Card (Non-Reloadable).....	\$ 3.00
***Money Order.....	\$ 3.00

Special Services

Telephone Account Inquiry-Banker Assisted.....	\$ 3.00
Telephone Transfer-Banker Assisted (per transfer).....	\$ 5.00
Account Research/Recon Per Hour (1 Hour Min).....	\$ 30.00
Photocopies (per page).....	\$.35
Statement Printout.....	\$ 5.00
Notary Service.....	No Charge
Debit Card Replacement/PIN Replacement.....	\$ 5.00
Reprinted Tax Documents-Per Document.....	\$ 10.00
Subpoena, Levy, Garnishment (Plus Attorney Fees)	
1st Hour.....	\$125.00
Additional Hours.....	\$ 40.00
Related Copies (per page).....	\$.35

Funds Transfer Services

Incoming Wire.....	\$ 10.00
Outgoing Wire - Domestic.....	\$ 25.00
Outgoing Wire - International.....	\$ 75.00
Wire Confirmation (per wire).....	\$ 2.00
Sweep Transfer (per sweep).....	\$ 7.50

Excess Savings / Money Market Transactions

Excess Withdrawal Fee.....	\$ 10.00
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Exception Processing Services

*Overdraft Fee (per item).....	\$ 35.00
*Return Fee (per item).....	\$ 35.00
Redeposit of Returned Deposited Item.....	\$ 3.00
Chargeback of Returned Deposited Item.....	\$ 7.50
**Outgoing Collection Item - Domestic.....	\$ 20.00
**Outgoing Collection Item - International	\$ 30.00
Incoming Collection Item.....	\$ 20.00
Hold Mail Request (Monthly).....	\$ 10.00
Return Mail (Monthly).....	\$ 5.00
Duplicate Statement (Monthly).....	\$ 5.00
Account Closed within 90 Days of Opening.....	\$ 30.00
Account Inactivity.....	\$ 10.00

(account balance less than \$25, beginning with 10th month inactive)

Online Banking/Mobile Services

Personal Online Banking.....	No Charge
Personal Online Bill Payment.....	No Charge
Business Online Bill Payment Maintenance.....	\$ 4.95
Business Online Bill Payment Per Payment over 15.....	\$ 1.25
Mobile Banking.....	No Charge

Safe Deposit Box services - Available only at some locations
Call for availability of sizes and pricing
Available for bank customers only

SAFE DEPOSIT CONTENTS ARE NOT INSURED BY FDIC

*The items may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. The same item may be presented more than once resulting in multiple Return Item Fees.

**Additional service charges may apply in addition to the stated charges. Minimum collection amount may apply.

***These services available only at some locations.
Some services may be assessed via account analysis for Business Analysis accounts.

See separate Business Analysis Schedule of Services for applicable Treasury Service pricing.