



MEMBER FDIC **SPIRIT OF TEXAS** **BANK** **EQUAL HOUSING LENDER**

Schedule of Services
Effective as of May 20, 2019

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

Branch Services		Exception Processing Services	
Check Printing (based upon order details)	Variable	*Overdraft Fee (per item)	\$35.00
Cashier's Check	\$6.00	*Return Fee (per item)	\$35.00
Stop Payment Order	\$30.00	Redeposit of Returned Deposited Item	\$3.00
Stop Payment Renewal	\$30.00	Chargeback of Returned Deposited Item	\$7.50
Night Depository Locking Bag (New or Replacement)	\$25.00	**Outgoing Collection Item - Domestic	\$20.00
Temporary Checks (per 12)	\$3.00	**Outgoing Collection Item - International	\$30.00
Coin Counting, Loose Coin, Customer Only	3% of total	Incoming Collection Item	\$20.00
Check Cashed On-us For Non-Customer	\$3.00	Hold Mail Request (Monthly)	\$10.00
Safe Deposit Box Rental Late Fee	\$15.00	Return Mail (Monthly)	\$5.00
***Visa Gift Card (Non-Reloadable)	\$3.00	Duplicate Statement (Monthly)	\$5.00
***Money Order	\$3.00	Account Closed within 90 Days of Opening	\$30.00
		Account Inactivity	\$10.00
		(account balance less than \$25, beginning with 10th month inactive)	
Special Services		Excess Transaction Processing	
Telephone Account Inquiry - Banker Assisted	\$3.00	Money Market Excess Debit Transactions	\$10.00
Telephone Transfer - Banker Assisted (per transfer)	\$5.00	Savings Account Excess Debit Transactions	\$10.00
Account Research/Recon Per Hour (1 Hour Min)	\$30.00		
Photocopies (per page)	\$0.35	Online Banking / Mobile Services	
Statement Printout	\$5.00	Personal Online Banking	No Charge
Notary Service	No Charge	Personal Online Bill Payment	No Charge
Debit Card Replacement / PIN Replacement	\$5.00	Business Online Bill Payment Maintenance	\$4.95
Reprinted Tax Documents - Per Document	\$10.00	Business Online Bill Payment Per Payment over 15	\$1.25
Subpoena, Levy, Garnishment (Plus Attorney Fees)		Mobile Banking	No Charge
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		

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

*These items may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
**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.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.