

Spirit of Texas Bank

Fee Schedule

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

Check Printing	(fee depends on style of check ordered)
Cashier's Check	\$6.00
Chargebacks	\$7.50
Sweep Account	\$7.50 per item
Notary Service	No charge
Internet Banking	Free
*Overdraft Fee (per item)	\$35.00
*Return Fee (per item)	\$35.00
Account activity printout	\$3.00
Account research (one hour minimum)	\$30.00 per hour
Account reconciliation assistance	\$30.00 per hour
Photocopies	\$0.35 per page
Incoming wires	\$10.00
Domestic outgoing wire transfers	\$25.00
Foreign outgoing wire transfers	\$75.00
Stop payment order	\$30.00
Account closed within 60 days of opening	\$30.00
Incoming collection items	\$20.00
**Outgoing Collections – Domestic	\$20.00
**Outgoing Collections – International	\$30.00
Debit card replacement/PIN replacement	\$5.00
Night deposit bag replacement	\$25.00
Night deposit key replacement	\$25.00

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 fees may apply in addition to the stated charges

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.