

WELCH STATE BANK

Schedule of Fees

PERSONAL CHECKING ACCOUNTS

More Than Free Checking

- \$50.00 Minimum to open
- Interest bearing regardless of balance
- No monthly service charge
- Unlimited check writing
- No Minimum balance requirement
- Monthly imaged statements

Your Choice Checking

- \$50.00 Minimum to open
- Interest bearing regardless of balance
- \$6.29 monthly service charge for paper statements
- Unlimited check writing
- No Minimum balance requirement
- Monthly imaged statements

50 N Better Checking

- \$50.00 Minimum to open
- Interest bearing regardless of balance
- No monthly service charge
- Unlimited check writing
- No Minimum balance requirement
- Monthly imaged statements

50 N Better Choice Checking

- \$50.00 Minimum to open
- Interest bearing regardless of balance
- \$6.29 monthly service charge for paper statements
- Unlimited check writing
- No Minimum balance requirement
- Monthly imaged statements

Tiered Interest Checking

- \$50.00 Minimum to open (w/30 days grace to reach minimum balance)
- \$1,500 Minimum balance requirement to avoid monthly \$6.00 service charge during statement cycle
- Monthly imaged statements
- Unlimited check writing

Tiers

\$0 - \$1,500.00

\$1,500 - \$9,999

\$10,000 - 49,999

\$50,000 +

BUSINESS CHECKING ACCOUNTS

More Than Free Business Checking

- \$50.00 Minimum to open
- No monthly service charge
- No minimum balance requirement

Your Choice Business Checking

- \$50.00 Minimum to open
- \$6.29 monthly service charge for paper statements
- No minimum balance requirement

Business Interest Checking

- \$50.00 Minimum to open (w/30 days grace to reach minimum balance)
- Interest bearing for qualified customers
- \$1,500 Minimum balance requirement to avoid monthly \$6.00 service charge during statement cycle
- Refer to "**Tiered Interest Checking**" Tier Chart

BUSINESS CHECKING ACCOUNTS cont.

Money Market Account

- \$1,500.00 Minimum balance required to open and maintain to receive APY
- No monthly service charge with a daily balance of \$1,500 or more
- \$15.77 Monthly fee if balance falls below \$1,500.00 during monthly statement cycle
- Limited to **6** transaction items per statement cycle
- A \$10.00 excessive fee does apply after 6 withdrawals per month
- Over the counter transactions are unlimited

Tiers

\$1,500.00 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000.00 - \$49,999.99

\$50,000.00 - \$99,999.99

\$ 100,000.00 +

VIP Account

- \$50.00 minimum balance required to open
- No minimum balance requirement
- Unlimited Transactions
- Account Type Designated for Public Funds

Tiers

\$1,500.00 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000.00 - \$99,999.99

\$ 100,000.00 +

CHECKING SERVICES AVAILABLE

Overdraft privilege (with approval)

ATM Charges*

ATM Withdrawal Fee.....No Charge

ATM Deposit Fee.....No Charge

ATM Inquiry Fee.....No Charge

Debit Card Replacement Fee.....\$5.41

Debit Card used on Goods Purchased (No Charge)

***When using an ATM not owned by WSB, the ATM operator/owner may charge a fee.**

SAVINGS ACCOUNTS

Regular Savings

\$50.00 Minimum to open or receive Interest • Interest Bearing

\$2.29 Charge per transaction after 3 per month

Welch State Bank's Little Savers

\$5.00 to open • Interest bearing entire balance

For ages Birth to 12 years old • No dormant fee

Christmas Savings

Interest Bearing • No Withdrawals Allowed

Balance plus Interest Paid by Check the First Week of October

CERTIFICATES OF DEPOSIT

30 & 60 Day Minimum Balance \$2,500.00

12 Month to 60 Month Minimum Balance \$500.00

Jumbo CD available, Ask For Details

Penalty for Early Withdrawal on All Certificates

Individual Retirement Accounts (IRAs) Available • Ask For Details

SAFE DEPOSIT BOXES

3" x 10".....\$14.59/year
5" x 10".....\$26.59/year
10" x 10".....\$39.59/year
One Lost Key.....\$6.61
Both Keys Lost- Cost to Drill the Box (Approximately \$101.03)

DORMANT ACCOUNTS

If an account is inactive for 3 months and the balance is less than \$50, a service charge of \$5.16 will be assessed monthly.

CUSTOMER SERVICE CHARGES

Account Research Minimum.....\$26.71 per Hour
and \$1.05 per Copy
Temporary Statements.....\$4.16
Stop Pay Fee.....\$32.47
Stop Pay Renewal Fee.....\$32.47
Returned/Paid NSF under \$10.00.....\$7.97
Paid /Returned NSF Fees per item not to exceed.....\$29.97
NSF/OD Fees* daily limit not to exceed.....\$179.82
Continuous OD Charge* not to exceed.....\$3.29 per day
Return Item Fee.....\$5.97 each
Extra Lien Release.....\$24.49
Amortization Schedule.....\$6.73
Telephone Transfer.....\$2.92
*created by check, in-person withdrawal, ATM withdrawal, or other electronic means

COLLECTIONS

Incoming or Outgoing –
\$0.69 per \$100.00, \$4.49 minimum, \$11.49 Maximum

WIRE TRANSFER

Incoming\$8.04
Outgoing\$17.54
Foreign Wire – Outgoing\$62.49

OFFICIAL CHECKS

Cashiers Checks.....\$4.24 each

OTHER SERVICES

Notary Service.....\$5.00
Fax Incoming.....\$1.27/page
Fax Outgoing\$5.29 first page
Fax Each Additional Page.....\$1.27
Photo copies.....\$0.47 each
24 hour envelope drop
Visa and MasterCard Applications

LOANS

Consumer Loans • Real Estate Loans • Home Improvement Loans
Business Loans • SBA Loans
Agriculture Production Loans • FSA Loans - "Preferred Lender"
Deferral.....\$40.00
Loan Fee.....\$150.00
Consumer Doc Prep Fee.....\$250.00
Commercial Doc Prep Fee:
Less than \$500,000.00.....\$350.00
\$500,000.00 or Greater.....\$550.00
Closing Fee.....\$150.00 X 2
Evaluation Fee.....\$300.00 Consumer/\$450.00 Commercial
Late Fee.....\$24.00 or 5% of payment amount

ESCROWS

Set-up.....\$76.56
Collection Fee.....1% of Payment (min. of \$5.71)



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Welch

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24 Hour Voice Access **(918) 788-BANK (2265)**

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BANK HOURS

Monday - Friday Saturday

Main Lobby 9:00 – 4:00 Closed
Drive-Thru 8:00 – 5:00 8:00 – 12:00