

# 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
- First book of "Bank checks" free (single or duplicate)

#### 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
- First book of "Bank checks" free (single or duplicate)

#### 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
- All "Free Bank Checks" (single or duplicate)

#### 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
- All "Free Bank Checks" (single or duplicate)

#### 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
- All "Free Bank Checks" (single or duplicate)

##### **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
- 1000 items cleared free per month
- \$ .25 per item charge over 1,000 items

#### Your Choice Business Checking

- \$50.00 Minimum to open
- \$6.29 monthly service charge for paper statements
- No minimum balance requirement
- 1000 items cleared free per month
- \$ .25 per item charge over 1,000 items

#### 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
- 1,000 items per month cleared free
- \$ .25 per item charge for items cleared over 1,000
- For Interest Payout refer to "Tiered Interest Checking" Tier Chart

#### 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 \$1500.00 during monthly statement cycle
- Limited to 6 transaction items per statement cycle
- A \$10.00 excessive fee does apply after 6 withdraws 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

Free ATM Card (with approval)

Overdraft privilege (with approval)

#### **ATM Charges\***

Monthly Maintenance Fee.....No Charge  
ATM Withdrawal Fee.....No Charge  
ATM Deposit Fee.....No Charge  
ATM Inquiry Fee.....No Charge  
ATM or Check Card Replacement Fee.....\$5.41  
ATM PIN Replacement Fee.....\$5.41  
Debit Check 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  
\$2.29 Charge per transaction after 3 per month

#### 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 \$2500.00  
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 5" .....\$11.59/year  
3" x 10" .....\$14.59/year  
5" x 5" .....\$19.59/year  
5" x 10" .....\$26.59/year  
10" x 10" .....\$39.59/year  
10" x 20" .....\$99.59/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 night drop  
Visa and MasterCard Applications

**LOANS**

Consumer Loans  
Real Estate Loans  
Home Improvement Loans  
Business Loans  
Agriculture Production Loans  
FSA Loans - "Preferred Lender"  
SBA Loans  
Deferral.....\$40.00  
Loan Fee.....\$200.00  
Consumer RE Doc Prep Fee.....\$250.00  
Commercial/Ag RE Doc Prep Fee:  
Less than \$500,000.00.....\$350.00  
\$500,000.00 or Greater.....\$550.00  
Closing Fee.....\$250.00 X 2  
Evaluation Fee....\$300.00 Consumer/\$450.00 Commercial/Ag  
Late Fee.....\$24.00 or 5% of payment amount

**ESCROWS**

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



**WELCH STATE BANK**  
welchstatebank.com

**Welch**

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**Miami - North Main**

2525 N. Main  
PO Box 1620  
Miami, OK 74355  
P (918) 542-2000  
F (918) 542-2032

**Miami - Steve Owens**

2227 E Steve Owens Blvd  
PO Box 1618  
Miami, OK 74355  
P (918) 544-9100  
F (918) 544-9101

**South Coffeyville**

115 W 3rd  
PO Box 609  
South Coffeyville, OK 74072  
P (918) 255-6611  
F (918) 255-6688

**Chouteau**

215 W. Main St  
PO Box 849  
Chouteau, OK 74337  
P (918) 476-8317  
F (918) 476-8300

**BANK HOURS**

**Main Lobby**  
**Drive-Thru**

**Monday - Friday**

9:00 – 4:00  
8:00 – 5:00

**Saturday**

Closed  
8:00 – 12:00

24 Hour Voice Access (918) 788-BANK (2265)  
Welch & Miami Toll Free Number 1-888-429-3524  
South Coffeyville Toll Free Number 1-877-255-6611