

# Schedule of Fees and Charges

Effective Date: 09.01.2024

Sales Tax Required on Certain Fees

Some fees listed in this schedule are not applicable based on account type or may be waived.

ACH – One-time Transfer Fee (each) <sup>1</sup>	\$15.00	Lock Box Drilled & Replacement Keys	\$300.00
ACH – Recurring Transfer Fee (each)	\$5.00	<i>(includes set of 2 keys)</i>	
ACH – Same Day Transfer Fee (each) <sup>1</sup>	\$25.00	Lock Box Replacement Key (each)	\$20.00
Bad Address Fee (per month)	\$10.00	Medallion Signature Guarantee (each)	\$50.00
Bill Pay		Notary Fee	
Consumers	No Charge	Customers	No Charge
Businesses (per month)	\$5.00	Non-Customers	\$10.00
Bounce Protection Fee (per item)	\$30.00	Overdraft Item Charge (per item) <sup>4</sup>	\$30.00
<i>(max \$240 per day per account)</i>		<i>(max \$240 per day)</i>	
Cashier's Check (each)	\$8.00	Photocopy (each)	\$0.25
Cashier's Check Replacement	\$30.00	Research Fee (per hour)	\$30.00
<i>(if lost or stolen-after 90 days)</i>		<i>(minimum 1 hour)</i>	
Certified Check (each)	\$20.00	Returned Item Fee	\$30.00
Chargeback of Deposited Item (each)		<i>(per item, per presentment)<sup>5</sup></i>	
Consumers	No Charge	Statements – Additional Requests	\$5.00
Businesses	\$10.00	<i>(each per statement cycle)</i>	
Close Account Within 30 Days	\$30.00	Statements – Special Handling	\$5.00
Collection Item (each)	\$30.00	<i>(each per statement cycle)</i>	
Credit Reserve Advance Fee (each)	\$5.00	Stop Payment Fee (per item)	\$30.00
Debit Card Annual Fee		Sweep Fee	
Photo (per card)	\$20.00	From Deposit Account (each)	\$5.00
Standard (per card)	\$15.00	From Loan Account (each)	\$10.00
Debit Card Replacement Fee <sup>2</sup>	\$15.00	Telephone Transfer Fee (each)	\$2.00
Deposit of Foreign Check (each) <sup>3</sup>	\$30.00	Temporary Checks (set of 20)	\$7.00
Dormant Account Fee (monthly)	\$10.00	Temporary Statement Fee (each)	\$5.00
Excess MM/Saving Debits Fee	\$5.00	Verification Letter (each)	\$5.00
Foreign Currency Fee	\$30.00	Wire Transfer Fee <sup>1</sup>	
Indemnity Bond Charge (each)	\$20.00	Incoming (each)	\$20.00
IRA Transfer Fee	\$25.00	Outgoing (each)	\$40.00
Levy/Garnishment	\$50.00	International In & Out (each)	\$55.00

<sup>1</sup>Deadlines apply

<sup>2</sup>Fee may not be imposed in the instance of fraud or theft

<sup>3</sup>Deposit of foreign checks are also subject to an exchange rate adjustment

<sup>4</sup>An overdraft item charge may be imposed for covering overdrafts by check, in person, ATM withdrawal, or other electronic means.

<sup>5</sup>A returned item fee may be imposed if your account is overdrawn by check, in person, ATM withdrawal, or other electronic means and items are returned unpaid.



**CLEAR LAKE**  
**BANK & TRUST** CO.