



SCHEDULE OF FEES

Unless otherwise disclosed in the Account Overview provided at account opening, the following apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Account Usage Fees		
Account Closed within 180 Days of Opening		\$25.00
Balance Confirmation Services		\$20.00
Inactive Account No activity for 6 months and balance under \$100.	Per month	\$15.00
Activity Printout		\$5.00
Paper Statement Fee ¹ Monthly or quarterly based on product.		\$3.00
Transfer of Funds	Per transfer	\$5.00
Collection Items		\$15.00
Phone Inquiry		\$2.00
POS Account Credit Transaction		\$1.50

ATM and Debit Card Fees

Non-Woodforest ATM Fees	Balance Inquiry	\$1.50
	Withdrawal	\$2.50
	International Withdrawal ²	\$5.00
Debit Card Cash Advance Fee Per transaction	\$3.00 OR two percent (2%) of the total transaction amount, whichever is greater.	
Debit Card International Transaction Per settled transaction, if the country code of the merchant or merchant's processor does not match one of the following country codes: PR (Puerto Rico), VI (Virgin Islands), GU (Guam), US (United States).		\$3.00
Debit Card Replacement For replacing an existing card with a new card with the same number.		\$10.00
Debit Card Setup Fee		\$15.00

Overdraft-Related Fees

Overdraft Item (OD)		\$32.00
Imposed for overdrafts created by check, in person withdrawals, ATM withdrawals, or any other electronic means.		

Sweep	Per transfer	\$5.00
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Checks

Cashier's Checks		\$10.00
Official Check Claim		\$35.00

Other Fees		
Money Orders		\$1.50
Stop Payment		\$35.00
Photocopies	Per page	\$1.00
	Drill Box	\$150.00
	Lost Key	\$25.00
	Key Deposit	\$25.00
Safe Deposit Boxes ³	10 x 10 Box	\$125.00
	5 x 10 Box	\$95.00
	3 x 10 Box	\$60.00
	3 x 5 Box	\$35.00
	4 x 5 Box	\$40.00
	5 x 5 Box	\$45.00
Wire Transfer	Foreign Outgoing USD	\$85.00
	Foreign Outgoing FX	\$55.00
	Domestic & Foreign Incoming	\$20.00
	Domestic Outgoing	\$35.00
Legal Processing		\$150.00
Legal processing includes, but is not limited to, garnishments, attachments, orders, levies, and liens. The fee is calculated per each occurrence, to the extent allowed by applicable law.		
Research	Per hour, 1 hour minimum	\$25.00
	Per page, for every photocopy produced ⁴	\$1.00
Zipper Bag		\$5.00
Lock Bag		\$25.00
Coin	Per roll	\$0.06
Coin Wrappers	Per box	\$5.00
Currency Straps	Per strap	\$0.30
	Per bundle	\$5.00
Fax	Per page	\$2.00
Return Mail Fee	Per month	\$10.00

¹WBANK Account product: The Paper Statement Fee is \$2.00. ²Per settled transaction, if the country code of the ATM owner/operator or their processor does not match one of the following country codes: PR (Puerto Rico), VI (Virgin Islands), GU (Guam), US (United States). ³Not available in all branches. ⁴For Ohio residents only: The fee is \$0.25 per page, for every photocopy produced.