CENDERA BANK

SCHEDULE OF FEES

ACCOUNT SERVICES:	
Account Closure (within 90 days of opening)	$ 35.00
Account Research (1 hr min. plus any printing charges)	$ 30.00
ACH Recurring Transfers (Excluding Loan Pmts)- One time setup fee	$ 30.00
ACH Transfers - One Time (Excluding Loan Pmts)-Per Transfer	$ 7.50
ACH Same Day Transfers - One Time	$ 50.00
Deposit Corrections	$ 4.00
Deposited Item Returned or Check Redeposit	$ 10.00
Depository Night Drop Keys (Additional Over 1)	$ 5.00
Depository Lock Bag	$ 20.00
Depository Zipper Bag (Additional Over 1)	$ 5.00
Dormant Account Fee (per month)	$ 5.00
Excessive Withdrawals (Per Item on Savings & Money Market Accounts)	$ 10.00
Foreign Currency Order (plus any applicable exchange fees)	$ 25.00
Legal Processing (Garnishments, Levy, etc.)	$ 100.00
Notary Public Services (Customers Only)	$ 5.00
Official Check	$ 7.50
Overdraft (OD) & Non-Sufficient Funds (NSF) Charges/represented NSF & OD items	$ 35.00
Paper Statement Reprints	$ 5.00
Paper Statements additional (per Mailing Address)	$ 5.00
Photocopies (per page)	$ 2.00
Returned Mail Fee (Incorrect Address)	$ 5.00
Stop Payment (Initial Order & Renewals)	$ 30.00
Telephone Transfer	$ 5.00
Temporary Check Printing (4 per page)	$ 4.00
Verification of Deposit (VOD) & Audit Confirmations	$ 12.50

ATM/DEBIT CARDS:	
ATM Withdrawal (Non-Customers)	$ 3.00
Debit Card Express Delivery Requests	$ 50.00
Debit Card Replacement	$ 7.00
Foreign ATM Usage Fee (Not in Network) First 4 Free Per Month	$ 2.50

COLLECTION ITEMS:	
Automobile Dealer Drafts	$ 15.00
Collections Incoming - Domestic & International	$ 25.00
Collections Outgoing - International FX (non-Canadian)	$ 45.00
Collections Outgoing - Domestic	$ 25.00
Returned Unpaid	$ 15.00

SAFE DEPOSIT BOX ANNUAL RENTAL COSTS:	
3 X 5	$ 25.00
3 X 10	$ 40.00
5 X 10	$ 60.00
7 X 10	$ 80.00
10 X 10	$ 100.00
SDB RENTAL LATE PAYMENT	$ 10.00
Maintenance requiring a locksmith (i.e. Drill, Key Replacement, etc.) Fees may vary.	

SWEEP SERVICES	
DDA OD Sweep Fee - Per Transaction	$ 7.50

WIRE TRANSFERS:	
Incoming Wire (Domestic)	$ 15.00
Incoming Wire (International USD or FX)	$ 25.00
Outgoing Wire (Domestic)	$ 25.00
Outgoing Wire (FX International)	$ 50.00
Outgoing Wire (USD International)	$ 40.00
Returned Wires	$ 10.00
Trace Services (Domestic & International)	$ 35.00