

# IN-CONTROL CHECKING

CROSS BANK  
MAIN OFFICE  
1 Cross County Plaza/ 399 E. Merriman  
P. O. Box 9  
Wynne, AR 72396-0009

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

## IN-CONTROL CHECKING

**Limitations:** You must deposit \$10.00 to open this account.

**InControl is a variable fee-based checking with no minimum balance that gives the accountholders the ability to eliminate the account's monthly service fee by adopting specific banking and spending behaviors during the account's Monthly Qualification Cycle.**

**Monthly Service fee is \$4.00. (Monthly statement with check images will be provided)**

**Qualifications** - To eliminate the account's monthly service fee, EITHER of the following transactions and activities must post and settle to your InControl account during each Monthly Qualification Cycle:

**Have at least 6 (PIN-based, signature-based) debit card purchases**  
**Be enrolled and agree to receive e-Statements**

Please note transactions and activities may take one (1) or more business days from the date the transaction or activity occurred to post and settle to the account. The following activities do not count toward eliminating the monthly service fee: ATM-processed transactions, transfers between accounts and debit-card transactions processed by merchants and received by Cross County Bank as ATM transactions.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 fall on a Sunday, the next Monday is not a business day.

**Monthly qualification cycle and monthly statement cycle explanation** - "Monthly Qualification Cycle" means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. The monthly qualification cycle will end on the second Tuesday of each month. The statement will cycle on the following Wednesday.

When EITHER of the InControl qualifications are met during a Monthly qualification cycle:

**The account's monthly service fee of \$4.00 will be eliminated for that corresponding statement cycle.**

### **Additional Information:**

No minimum balance is required to eliminate the monthly service fee.

This account is not to be used for commercial purposes.

This account's monthly service fee will be charged to the account on the last day of the statement cycle (Second Wednesday of each month).

When you close this account you will be charged the monthly service fee for that statement cycle.

See accompanying schedule of account fees that may apply to this account.

Enrollment in electronic services (i.e. electronic statements) may be required to meet some of this account's qualifications.

InControl is a trademark of BancVue, Ltd., registered in the U.S.A.

The cost of checks, deposit slips, and withdrawal tickets will vary depending on the style selected and the quantity ordered.

Optional Overdraft Privilege Service (after 30 days and upon approval - Normal Overdraft per item fee applies). See separate "Overdraft Privilege Disclosure" for detailed eligibility criteria and other constraints.

To enroll and receive e-statement delivery, you must apply for Internet Banking Services at:

[www.crosscountybank.com](http://www.crosscountybank.com) OR [www.1stcommercialbk.com](http://www.1stcommercialbk.com)

Once enrolled, go to the "**statement**" link under the "**accounts**" tab and click on the link "**Electronic Only Statement Delivery**". Read and accept the e-disclosure policy. You will receive an e-mail notification when an account statement is available.

**Account Fees:** The following fees apply to this account: Dormant Account Fee: \$5.00 monthly (after 12 months of inactivity) and balance is less than \$200.00; Chargeback Fee (Deposited or Cashed Item Returned Unpaid): \$5.00 Per item; and Account Closing Early (within 90 days): \$30.00.

## MISCELLANEOUS FEES AND CHARGES

### Miscellaneous

Account Closing Early (within 90 days): \$30.00  
Account Reconciliation Assistance: \$20.00 Per Hour  
Audit Confirmation: \$15.00  
Cashier's Check Issuance Fee: \$5.00  
Collection Fee: \$25.00  
Deposit Verification : \$15.00  
Dormant Account Fee: \$5.00 monthly  
Foreign Currency Exchange/Purchase: \$10.00 (Correspondent Bank Processing Fee will increase this fee)  
Freeze Watch By Check Number: \$30.00  
Garnishment/Tax Levy Fee: \$50.00  
Lost Instrument Bond: \$30.00  
Personal Money Order Issuance Fee: \$3.00  
Photocopy (per copy): \$0.25  
Post Dated Item Request: \$30.00  
Request Statement: \$20.00

Statement Activity Print Out: \$3.00  
Statement to Alternate Address: \$5.00  
Duplicate Statement: \$5.00  
Statement Hold Fee After 60 Days: \$5.00  
Statement Special Request: \$20.00  
Stop Payment Fee : \$30.00 per item  
Chargeback Fee : \$5.00 per item (Deposited or Cashed Item Returned Unpaid)

**Bill Pay**

Bill Pay Payment > 15: \$1.50 Per item  
Person-to-Person Email Payment: \$1.00 Per Payment

**ATM/Debit Card**

Cash Withdrawal at Non-Proprietary ATM: \$2.00  
Debit Card Rush Replacement: \$30.00  
Debit Card Replacement: \$5.00  
Non-Proprietary ATM Inquiry or Transfer fee: \$1.00

**Safe Deposit**

Safe Deposit Annual Fee 3X5: \$20.00  
Safe Deposit Annual Fee 5X5: \$25.00  
Safe Deposit Annual Fee 3X10: \$35.00  
Safe Deposit Annual Fee 4X10: \$40.00  
Safe Deposit Annual Fee 5X10: \$40.00  
Safe Deposit Annual Fee 10X10: \$80.00  
Safe Deposit Annual Fee 10X15: \$105.00  
Drilling Fee After 6 Months Past Due: \$150.00  
Surrender of Box With 1 key: \$50.00  
Late Payment Fee For Every 30 Days: \$10.00

**Research**

Research (per hour with \$10.00 minimum): \$30.00  
Research Copy: \$1.00 Per item

**Wire Transfers**

Incoming Wire Transfer : \$10.00 (Incoming International Wire Transfer may Increase this Fee)  
Outgoing Domestic Wire Transfer: \$25.00  
Outgoing Foreign Wire Transfer: \$55.00

**Overdraft Fees**

Overdraft Item Fee : \$30.00 per Item Paid  
Insufficient Item Fee: \$30.00 per Item Returned Unpaid  
We may charge you more than one fee for any given item as a result of a returned item and representment of the item  
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