

FEE SCHEDULE
MISCELLANEOUS FEES AND CHARGES

Cross Bank
1 Cross County Plaza/ 399 E. Merriman
P.O. Box 9
Wynne, Arkansas 72396-0009

FEES AND CHARGES. The following fees and charges may be assessed against your account:

An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account Closing Early (within 90 days)	\$30.00
Account Reconciliation Assistance (per hour)	\$20.00
ATM/Debit Card (Cash Withdrawal at Non-Proprietary ATM)	\$2.00
ATM/Debit Card (Debit Card Replacement)	\$5.00
ATM/Debit Card (Debit Card Rush Replacement)	\$30.00
ATM/Debit Card (Non-Proprietary ATM Inquiry or Transfer fee)	\$1.00
Audit Confirmation	\$15.00
Bill Pay Payment > 15: (per item)	\$1.50
Bill Pay Person to Person Email Payment (per payment)	\$1.00
Cashier's Check Issuance Fee	\$5.00
Chargeback Fee - per item (Deposited or Cashed Item Returned Unpaid)	\$5.00
Collection Fee	\$25.00
Deposit Verification	\$15.00
Dormant Account Fee (monthly)	\$5.00
Duplicate Statement:	\$5.00
Foreign Currency Exchange/Purchase: (Correspondent Bank Processing Fee will increase this fee)	\$10.00
Freeze Watch By Check Number	\$30.00
Garnishment/Tax Levy Fee:	\$50.00
Lost Instrument Bond:	\$30.00
Overdraft Fees (Insufficient Item Fee - per item returned unpaid)	\$30.00
Overdraft Fees (Overdraft Item Fee - per item paid)	\$30.00
Personal Money Order Issuance Fee:	\$3.00
Photocopy (per copy):	\$0.25
Post Dated Item Request:	\$30.00
Request Statement:	\$20.00
Research (per hour with \$10.00 Minimum)	\$30.00
Research Copy (per item)	\$1.00
Safe Deposit Annual Fee - Type 1 (3x5)	\$20.00
Safe Deposit Annual Fee - Type 2 (5x5)	\$25.00
Safe Deposit Annual Fee - Type 3 (3x10)	\$35.00
Safe Deposit Annual Fee - Type 4 (4x10)	\$40.00
Safe Deposit Annual Fee - Type 5 (5x10)	\$40.00
Safe Deposit Annual Fee - Type 6 (10x10)	\$80.00
Safe Deposit Annual Fee - Type 7 (10x15)	\$105.00
Safe Deposit Drilling Fee (After 6 Months Past Due)	\$150.00
Safe Deposit Late Payment Fee (For Every 30 Days)	\$10.00
Safe Deposit Surrender of Box With 1 key	\$50.00
Statement Activity Print Out:	\$3.00
Statement Hold Fee After 60 Days:	\$5.00
Statement Special Request:	\$20.00
Statement to Alternate Address:	\$5.00
Stop Payment Fee:	\$30.00
Wire Transfers - Incoming Wire Transfer (incoming International Wire Transfer may increase this fee)	\$10.00
Wire Transfers - Outgoing Domestic Wire Transfer	\$25.00
Wire Transfers - Outgoing Foreign Wire Transfer	\$55.00

INDIVIDUAL RETIREMENT ACCOUNTS

You may put your IRA funds in the following accounts: 31-365 Day Time Deposit, 9 Month Time Deposit (FCB), 15 Month Time Deposit (FCB), 15 Month Jumbo Time Deposit (FCB), 91 Days Time Deposit (FCB), 6 Month Time Deposit (FCB), 12 Month Time Deposit (FCB), 18 Month Time Deposit (FCB), 24 Month Time Deposit (FCB), 36 Month Time Deposit (FCB), 48 Month Time Deposit (FCB), 60 Month Time Deposit (FCB), 12 Month Jumbo Time Deposit (FCB), 18 Month Jumbo Time Deposit (FCB), 24 Month Jumbo Time Deposit (FCB), 36 Month Jumbo Time Deposit (FCB), 48 Month Jumbo Time Deposit (FCB), 60 Month Jumbo Time Deposit (FCB), Regular Savings FCB, 31 Day Time Deposit (FCB), 13 Month Time Deposit Special , Regular Savings , 1 Month Jumbo Time Deposit (CCB), 1 Month Time Deposit (CCB), 12 Month Jumbo Time Deposit (CCB), 12 Month Time Deposit (CCB), 18 Month Jumbo Time Deposit (CCB), 18 Month Time Deposit (CCB), 182 Day Time Deposit (CCB), 24 Month Jumbo Time Deposit (CCB), 24 Month Time Deposit (CCB), 3 Month Jumbo Time Deposit (CCB), 3 Month Time Deposit (CCB), 31 Day Time Deposit (CCB), 36 Month Jumbo Time Deposit (CCB), 36 Month Time Deposit (CCB), 48 Month Jumbo Time Deposit (CCB), 48 Month Time Deposit (CCB), 6 Month Jumbo Time Deposit (CCB), 6 Month Time Deposit (CCB), 60 Month Jumbo Time Deposit (CCB), 60 Month Time Deposit (CCB), 91 Days Time Deposit (CCB) and 7 Month Time Deposit Special.

If you open an IRA, the account will be subject to the following fees:

IRA Regular Fees

IRA Transfer Withdrawal: \$30.00 At Withdrawal

IRA Withdrawal < 59 1/2: \$15.00 At Withdrawal

IRA Closing Fee: \$30.00 At Withdrawal

IRA Withdrawal Fee (after the 1st withdrawal): \$15.00 At Withdrawal