

## MISCELLANEOUS FEES

### 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.

### 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 CCB , 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) and 91 Days Time Deposit (CCB).

**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

### 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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**Member  
FDIC**

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