

**SAVINGS ACCOUNT**  
**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.

**Interest Rates and Annual Percentage Yields are current as of 08-07-2023.**  
**For current rate information call (870) 238-8171.**

**REGULAR SAVINGS**

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.75% with an annual percentage yield of 0.75%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account Monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$10.00 to open this account. You are allowed a total of three (3) withdrawals or transfers per quarter at no charge. A quarter consists of a three month period. After the third withdrawal or transfer during the quarter, the account will be charged \$3.00 per item until the quarter ends.

The Customer Service Representative will be able to tell you when you can expect your savings account quarter to begin and end.

You are permitted to make no more than six (6) transfers per calendar month.

Permitted transfers include:

Automatic transfer from Savings account into another account

Transfers made to another account of same depositor when made by telephone, fax, Internet Banking, or Univoice.

Transfers not permitted include:

Checks payable to a third party, debit card transactions, or transfers to a third party when made by automatic transfer, ACH, telephone or fax.

There are no limits when transferring for the purpose of repaying loans at Cross County Bank or for transfers or withdrawals when made by mail, messenger, ATM, or in person, or for withdrawals made by telephone via check mailed to you.

**Account Fees:** Savings excess withdrawal charge of \$3.00 for each withdrawal or transfer after the third per quarter.

**If account is closed before interest is credited, accrued interest of \$5.00 or more will be paid.**

**If the amount of accrued interest during a quarterly statement cycle is less than \$0.25, the interest will not be paid.** 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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**Member  
FDIC**

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