

BASIC 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.

BASIC CHECKING

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

Account Fees: To assess fees, account balance is determined using the average daily balance method. Fees are based on the balance for the current statement cycle.

Service charge of \$4.00 per month plus an activity fee of \$0.25 per debit item

The calculated service charge will be credited \$0.20 for each \$100.00 average daily balance maintained.

No service charge will be assessed, if there are no debit items for the current statement cycle

Overdraft privilege (after 30 days and upon approval-Normal Overdraft per item fee applies)

The cost of checks, deposit slips, and withdrawal tickets will vary depending on the style selected and the quantity ordered. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. 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**