

WELCH STATE BANK

Schedule of Fees

PERSONAL CHECKING ACCOUNTS

More Than Free Checking

- \$50.00 Minimum to open
- Interest bearing regardless of balance
- No monthly service charge
- Unlimited check writing
- No Minimum balance requirement
- Monthly imaged statements

Your Choice Checking

- \$50.00 Minimum to open
- Interest bearing regardless of balance
- \$6.29 monthly service charge for paper statements
- Unlimited check writing
- No Minimum balance requirement
- Monthly imaged statements

50 N Better Checking

- \$50.00 Minimum to open
- Interest bearing regardless of balance
- No monthly service charge
- Unlimited check writing
- No Minimum balance requirement
- Monthly imaged statements
- 2 free boxes of Bank Checks (singles) each year

50 N Better Choice Checking

- \$50.00 Minimum to open
- Interest bearing regardless of balance
- \$6.29 monthly service charge for paper statements
- Unlimited check writing
- No Minimum balance requirement
- Monthly imaged statements
- 2 free boxes of Bank Checks (singles) each year

Tiered Interest Checking

- \$50.00 Minimum to open (w/30 days grace to reach minimum balance)
- \$1,500 Minimum balance requirement to avoid monthly \$6.00 service charge during statement cycle
- Monthly imaged statements
- Unlimited check writing
- All "Free Bank Checks" (single or duplicate)

Tiers

\$0 - \$1,500.00

\$1,500 - \$9,999

\$10,000 - 49,999

\$50,000 +

BUSINESS CHECKING ACCOUNTS

More Than Free Business Checking

- \$50.00 Minimum to open
- No monthly service charge
- No minimum balance requirement
- 1000 items cleared free per month
- \$.25 per item charge over 1,000 items

Your Choice Business Checking

- \$50.00 Minimum to open
- \$6.29 monthly service charge for paper statements
- No minimum balance requirement
- 1000 items cleared free per month
- \$.25 per item charge over 1,000 items

Business Interest Checking

- \$50.00 Minimum to open (w/30 days grace to reach minimum balance)
- Interest bearing for qualified customers
- \$1,500 Minimum balance requirement to avoid monthly \$6.00 service charge during statement cycle
- 1,000 items per month cleared free
- \$.25 per item charge for items cleared over 1,000
- For Interest Payout refer to "Tiered Interest Checking" Tier Chart

Money Market Account

- \$1,500.00 Minimum balance required to open and maintain to receive APY
- No monthly service charge with a daily balance of \$1,500 or more
- \$15.77 Monthly fee if balance falls below \$1500.00 during monthly statement cycle
- Limited to 6 transaction items per statement cycle
- A \$10.00 excessive fee does apply after 6 withdrawals per month
- Over the counter transactions are unlimited

Tiers

\$1,500.00 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000.00 - \$49,999.99

\$50,000.00 - \$99,999.99

\$ 100,000.00 +

VIP Account

- \$50.00 minimum balance required to open
- No minimum balance requirement
- Unlimited Transactions
- Account Type Designated for Public Funds

Tiers

\$1,500.00 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000.00 - \$99,999.99

\$ 100,000.00 +

CHECKING SERVICES AVAILABLE

Free ATM Card (with approval)

Overdraft privilege (with approval)

ATM Charges*

Monthly Maintenance Fee.....No Charge

ATM Withdrawal Fee.....No Charge

ATM Deposit Fee.....No Charge

ATM Inquiry Fee.....No Charge

ATM or Check Card Replacement Fee.....\$5.41

ATM PIN Replacement Fee.....\$5.41

Debit Check Card used on Goods Purchased (No Charge)

*When using an ATM not owned by WSB, the ATM operator/owner may charge a fee.

SAVINGS ACCOUNTS

Regular Savings

\$50.00 Minimum to Open or Receive Interest

Interest Bearing • \$2.29 Charge per transaction after 3 per month

Welch State Bank's Little Savers

\$5.00 to open • Interest bearing entire balance

For ages Birth to 12 years old • No dormant fee

\$2.29 Charge per transaction after 3 per month

Christmas Savings

Interest Bearing • No Withdrawals Allowed

Balance plus Interest Paid by Check the First Week of October

CERTIFICATES OF DEPOSIT

30 & 60 Day Minimum Balance \$2500.00
12 Month to 60 Month Minimum Balance \$500.00
Jumbo CD available, Ask For Details
Penalty for Early Withdrawal on All Certificates
Individual Retirement Accounts (IRAs) Available,
Ask For Details

SAFE DEPOSIT BOXES

3" x 5"\$11.59/year
3" x 10"\$14.59/year
5" x 5"\$19.59/year
5" x 10"\$26.59/year
10" x 10"\$39.59/year
10" x 20"\$99.59/year
One Lost Key.....\$6.61
Both Keys Lost- Cost to Drill the Box (Approximately \$101.03)

DORMANT ACCOUNTS

If an account is inactive for 3 months and the balance is less than \$50, a service charge of \$5.16 will be assessed monthly.

CUSTOMER SERVICE CHARGES

Account Research Minimum.....\$26.71 per Hour
and \$1.05 per Copy
Temporary Statements.....\$4.16
Stop Pay Fee.....\$32.47
Stop Pay Renewal Fee.....\$32.47
Same-Day ACH Fee.....\$10.47
Returned/Paid NSF under \$10.00.....\$7.97
Paid /Returned NSF Fees per item not to exceed.....\$29.97
NSF/OD Fees* daily limit not to exceed.....\$179.82
Continuous OD Charge* not to exceed.....\$3.29 per day
Return Item Fee.....\$5.97 each
Extra Lien Release.....\$24.49
Amortization Schedule.....\$6.73
Telephone Transfer.....\$2.92

*created by check, in-person withdrawal, ATM withdrawal, or other electronic means

COLLECTIONS

Incoming or Outgoing –
\$0.69 per \$100.00, \$4.49 minimum, \$11.49 Maximum

WIRE TRANSFER

Incoming\$8.04
Outgoing\$17.54
Foreign Wire – Outgoing\$62.49

OFFICIAL CHECKS

Cashiers Checks.....\$4.24 each

OTHER SERVICES

Notary Service.....\$5.00
Fax Incoming.....\$1.27/page
Fax Outgoing\$5.29 first page
Fax Each Additional Page.....\$1.27
Photo copies.....\$0.47 each
24 hour envelope night drop
Visa and MasterCard Applications

LOANS

Consumer Loans
Real Estate Loans
Home Improvement Loans
Business Loans
Agriculture Production Loans
FSA Loans - "Preferred Lender"
SBA Loans
Deferral.....\$40.00
Loan Fee.....\$200.00
Consumer RE Doc Prep Fee.....\$350.00
Commercial/Ag RE Doc Prep Fee:
Less than \$500,000.00.....\$350.00
\$500,000.00 or Greater.....\$550.00
Closing Fee.....\$250.00 X 2
Evaluation Fee.....\$300.00 Consumer/\$450.00 Commercial/Ag
Late Fee.....\$24.00 or 5% of payment amount

ESCROWS

Set-up.....\$76.56
Collection Fee.....1% of Payment (min. of \$5.71)



WELCH STATE BANK
welchstatebank.com

Welch Main Branch Location

396 S. Commercial • PO Box 129
Welch, OK 74369

P (918) 788-3373 • **F** (918) 788-3364

For a full list of branch locations please visit our website.

BANK HOURS

Main Lobby
Drive-Thru

Monday - Friday

9:00 – 4:00
8:00 – 5:00

Saturday

Closed
8:00 – 12:00

24 Hour Voice Access **(918) 788-BANK (2265)**

Welch & Miami Toll Free Number **1-888-429-3524**

South Coffeyville Toll Free Number **1-877-255-6611**