

# 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 *with eStatements*
- Unlimited transactions
- No minimum balance requirement *after initial deposit*

#### Your Choice Checking

- \$50.00 minimum to open
- Interest bearing regardless of balance
- \$6.29 monthly service charge for mailed paper statements
- Unlimited transactions
- No minimum balance requirement *after initial deposit*

#### 50 N Better Checking

- \$50.00 Minimum to open
- Interest bearing regardless of balance
- No monthly service charge *with eStatements*
- Unlimited transactions
- No Minimum balance requirement *after initial deposit*
- 2 free boxes of Bank Checks (singles) in a 6 month period

#### 50 N Better Choice Checking

- \$50.00 minimum to open
- Interest bearing regardless of balance
- \$6.29 monthly service charge for mailed paper statements
- Unlimited transactions
- No minimum balance requirement *after initial deposit*
- 2 free boxes of Bank Checks (singles) in a 6 month period

#### 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 mailed paper statements
- Unlimited check writing
- All "Free Bank Checks" (singles)

##### **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 *with eStatements*
- No minimum balance requirement *after initial deposit*
- Unlimited transactions

#### Your Choice Business Checking

- \$50.00 minimum to open
- \$6.29 monthly service charge for mailed paper statements
- No minimum balance requirement *after initial deposit*
- Unlimited transactions

#### Business Interest Checking

- \$50.00 minimum to open (w/30 days grace to reach minimum balance)
- Interest bearing for qualified customers
- Unlimited transactions
- \$1,500 minimum balance requirement to avoid monthly \$6.00 service charge during statement cycle
- 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
- \$1,500 minimum balance requirement to avoid monthly \$15.77 service charge during statement cycle *after initial deposit*
- Limited to 6 transaction items per statement cycle
- A \$10.00 excessive fee does apply after 6 withdraws 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 *after initial deposit*
- 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/Debit 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.....\$10.00  
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 Opening Balance \$2500.00  
12 Month to 60 Month Minimum Opening 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  
One-Time/Same-Day ACH Fee.....\$14.00  
Returned/Paid NSF under \$10.00.....\$7.97  
Return Check Charge per item not to exceed.....\$29.97  
NSF/OD Fees\* daily limit not to exceed.....\$179.82  
Continuous Overdraft Charge\* daily limit not to exceed..\$3.29  
Telephone Transfer.....\$2.92  
Loan Payment Over-The-Phone .....\$14.00  
Cash Advance Fee.....\$14.00  
\*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.....\$5.00 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  
Credit Card Applications with Elan Financial Services

**LOANS**

Consumer Loans  
Real Estate Loans  
Home Improvement Loans  
Business Loans  
Agriculture Production Loans  
FSA Loans - "Preferred Lender"  
SBA Loans  
Extra Lien Release.....\$24.49  
Amortization Schedule.....\$6.73  
Deferral.....\$40.00  
Loan Fee.....\$250.00  
Consumer RE Doc Prep Fee.....\$450.00  
Commercial/Ag RE Doc Prep Fee:  
Less than \$500,000.00.....\$450.00  
\$500,000.00 or Greater.....\$600.00  
Closing Fee.....\$250.00  
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**    **Monday - Friday**    **Saturday**

**Main Lobby**    9:00 – 4:00    Closed  
**Drive-Thru**    8:00 – 5:00    8:00 – 12:00  
**Live Tellers**    8:00 – 6:00    8:00 – 12:00

**MLO# 322675**

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