

WELCH STATE BANK

Schedule of Fees

PERSONAL CHECKING ACCOUNTS

More Than Free Checking

- \$50.00 minimum to open
- No monthly service charge *with eStatements*
- Unlimited transactions
- No minimum balance requirement *after initial deposit*

Your Choice Checking

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

Customers 50 years of age or older receive free Bank Checks.

***Single Checks. 1 box can be ordered every six months**

Tiered Interest Checking

- Unlimited transactions
- \$50.00 minimum to open
30 days grace to reach the minimum balance
- \$1,500 minimum balance requirement to avoid monthly \$6.00 service charge during the statement cycle
- Monthly mailed paper statements
- Free Bank Checks

***Single Checks. Can be ordered every 6 months**

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
30 days grace to reach the minimum balance
- Interest bearing for qualified customers
- Unlimited transactions
- \$1,500 minimum balance requirement to avoid monthly \$6.00 service charge during the statement cycle
- For Interest Payout refer to **"Tiered Interest Checking"** Tier Chart

Money Market Account | For Personal & Business Customers

- \$1,500 minimum balance requirement to receive APY and to avoid the \$15.77 monthly service charge during the statement cycle, after initial deposit.
- Limited to 6 transaction items per statement cycle
- A \$10.00 excessive transaction fee applies after 6 withdrawals per month

***Annual Percentage Yield. 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
- No monthly service fee
- Interest Bearing with a daily balance of \$50.00 or more
- Limited Withdrawals
\$2.29 charge per transaction after 3 per month

Welch State Bank's Little Savers

- \$5.00 minimum to open
- Interest bearing
- No monthly service fee
- Limited withdrawals
- For ages birth to 12 years old
***Child Birth Certificate required. Child's Social Security number must be obtained; card not required. *\$2.29 charge per transaction after 3 per month**

Christmas Savings

- \$1.00 minimum to open
- No monthly service fee
- No withdrawals allowed
- Interest Bearing until the 30th day of September of each year
***Check mailed the first week of October for the principal and interest amount.**

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)**