

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**Citizens State Bank
300 North Home
Corrigan, TX 75939
(936)398-2566**

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Replacement Debit Card Fee	\$3.00 each
Cashier's Checks	\$2.00 each
Money Orders	\$2.00 each
Deposit Item Return Charge	\$10.00 each
Overdraft Charge	\$25.00 each
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Return Check Charge	\$25.00 each
Incoming Wire Fee	\$10.00 each
Outgoing Wire Fee	\$20.00 each
Foreign Wire Transfer Fee	\$25.00
Plus correspondence cost	
Stop Payment Charge	\$15.00 each
Inquiry Charge	\$1.00 per call
Account Activity Printout	\$2.00 each
Zipper Bags	\$5.00 each
Lock Bags	\$25.00 each
Safe Deposit Box	
Box size and cost listed below:	
3 x 5	\$15.00 per year
3 x 10	\$25.00 per year
4 x 5	\$20.00 per year
5 x 10	\$40.00 per year
Safe deposit box drilling	\$175.00
Subject to change.	
Replace lost safe deposit box key	\$50.00
Subject to change.	
ATM daily limit	\$305.00
ATM transaction fees	
There is a \$1.00 charge per withdrawal/inquiry at ATMs we do not own or operate. There is a charge of \$.50 per transfer at ATMs we do not own or operate.	
POS daily limit	\$1005.00
Account Research (half hour minimum)	\$50.00 per hr

LIMITS AND FEES DISCLOSURE

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Outgoing Collections	\$10.00 each
Incoming Collections	\$5.00 each
Check Printing Fees	
Fee depends on check quantity and style ordered	
Temporary Checks	\$.20 each
No charge will be imposed for new accounts or customers placing a check order	
Garnishments	\$25.00 plus legal fees
Executions	\$25.00 plus legal fees
Levies	\$25.00 plus legal fees
Automatic NSF protection (Transfer Deposit/Transfer Withdrawal) (transfer from savings to checking)	\$1.00 per transfer
Telephone Transfers (Transfer Deposit/Transfer Withdrawal)	\$1.00 each
From checking to checking	
From savings to checking	
From savings to savings	
From checking to savings	
Photocopies	\$.25 per page
Account closed within 90 days of opening	\$10.00