

Fee Schedule

Standard Account Fees		
Current rates can always be found at www.SpiritBank.com .		
Charge Description	Charge Amount	Frequency
ACH Origination	\$2.00	per file
ATM Fees & ATM/Check Card Fees:		
ATM Balance Inquiry Fee	\$0.50	per transaction
ATM/Check Card Replacement Fee	\$5.00	per request
Consumer Check Card Fee	\$15.00	annually
Commercial Check Card Fee	\$15.00	annually
Non-SpiritBank ATM Transaction	\$1.00	over 10
SpiritBank ATM Transaction	FREE	
Bill Pay		
Popmoney™ (Pay People)	\$5.95	per month
Next Day Bill Pay (Checks only)	\$0.50	per transaction
Same Day Bill Pay (ACH/Electronic Items only)	\$14.95	per transaction
Same Day Bill Pay (ACH/Electronic Items only)	\$9.95	per transaction
Check Image or Statement Research	\$20.00	per hour
Collection	\$20.00	per transaction
Direct Deposit of Funds	FREE	
Garnishment	\$25.00	per transaction
Internet Banking (Personal)	FREE	
Account to Account Transfers - outgoing	\$2.00	per transfer
Account to Account Transfers - incoming	FREE	
Lock Bag	\$25.00	per item
Night Depository Key	\$5.00	per item
Non-Sufficient Funds (NSF) Charge	\$27.50	per item
Notary Service (customers)	FREE	
Notary Service (non-customers)	\$4.00	per document
Official Check (customer)	\$2.00	per check
Official Check (non-customer)	\$4.00	per check
Overdraft Charge	\$27.50	per item
Photocopy/Fax	\$0.25	per page
Previous Months Statements	\$2.00	per statement cycle
Return of Deposited Item Fee	\$3.00	per item
Safe Deposit Box Fees: <i>(see branch - prices varies with size)</i>		
Key Deposit (refundable)	\$20.00	per item
Drilling of Box	Actual cost incurred by bank	per occurrence
Safekeeping	\$25.00	annually
Statement Reconciliation	\$20.00	per hour
Stop Payment Fee	\$27.50	per transaction
Wire Transfer Fees: (customers only!)		
Incoming Wire	\$7.00	per transaction
Outgoing Wire	\$10.00	per transaction
Incoming Foreign Wire	\$15.00	per transaction
Outgoing Foreign Wire	\$45.00	per transaction
Outgoing Foreign Wire through Wire Module	\$40.00	per transaction
Year End CD ROM Statements		
Consumer	\$15.00 for one account + \$2.50 for additional accounts	
Commercial	\$50.00	per CD (Can have multiple accounts on one CD ROM)
Zipper Bag Fees:		
Small Zipper Bag	\$10.00	per bag
Large Zipper Bag	\$15.00	per bag
Large Locking Bag	\$25.00	per bag

Member FDIC