

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	
Check Image or Statement Research	\$20.00	per hour
Closing account within first 90 days	\$15.00	per account
Collection	\$20.00	per transaction
Direct Deposit of Funds	FREE	
Dormant Account Fee	\$3.00	per statement cycle
Garnishment	\$25.00	per transaction
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	<i>Actual cost incurred by bank</i>	per occurrence
Safekeeping	\$25.00	annually
Statement Reconciliation	\$20.00	per hour
Stop Payment Fee	\$27.50	per transaction
Travelers Visa Card	\$9.95	
Wire Transfer Fees: (customers only!)		
Incoming Wire	\$7.00	per transaction
Outgoing Wire	\$10.00	per transaction
Outgoing Foreign Wire	\$45.00	per transaction
Zipper Bag Fees:		
Small Zipper Bag	\$10.00	per bag
Large Zipper Bag	\$15.00	per bag

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