

# Fee Schedule

Standard Account Fees		
Current rates can always be found at <a href="http://www.SpiritBank.com">www.SpiritBank.com</a> .		
Charge Description	Charge Amount	Frequency
ACH Origination	\$2.00	per file
<b>ATM Fees &amp; ATM/Check Card Fees:</b>		
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	<b>FREE</b>	
<b>Bill Pay</b>		
	\$5.95	per month
ZashPay <sup>SM</sup> (Pay People)	\$0.50	per zash
Check Image or Statement Research	\$20.00	per hour
Collection	\$20.00	per transaction
Direct Deposit of Funds	<b>FREE</b>	
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)	<b>FREE</b>	
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
<b>Safe Deposit Box Fees: (see branch - prices varies with size)</b>		
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
Travelers Visa Card	\$9.95	
<b>Wire Transfer Fees: (customers only!)</b>		
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
<b>Year End CD ROM Statements</b>		
Consumer	\$15.00 for one account + \$2.50 for additional accounts	
Commercial	\$50.00	per CD (Can have multiple accounts on one CD ROM)
<b>Zipper Bag Fees:</b>		
Small Zipper Bag	\$10.00	per bag
Large Zipper Bag	\$15.00	per bag
Large Locking Bag	\$25.00	per bag

Member FDIC