

Fee Schedule

Standard Account Fees

Current rates can always be found at www.SpiritBank.com.

Charge Description	Amount	Frequency
ATM Fees & ATM/Debit Card Fees:		
ATM/Debit Card Replacement Fee	\$10.00	per request
ATM/Debit Card Replacement Fee Overnight	\$50.00	per card
Consumer Debit Card Fee	\$15.00	annually
Commercial Debit Card Fee	\$15.00	annually
Non-SpiritBank ATM Fee	\$1.00	over 10
SpiritBank ATM Transaction	FREE	
Account Closing Fee (within 90 days of opening)	\$30.00	per account
Bill Pay (Personal)	\$5.95	per month
Zelle* (Send Money – Bill Pay required - see fee above)	\$0.00	per transaction
Next Day Bill Pay (Checks only)	\$14.95	per transaction
Same Day Bill Pay (ACH/Electronic Items only)	\$9.95	per transaction
Collection (Foreign and Domestic)	\$25.00	per transaction
Direct Deposit of Funds	FREE	
Dormant Account Fee	\$10.00	per month after 12 months inactive
Duplicate Statements	\$5.00	per statement cycle
Garnishment	\$25.00	per transaction
Image Check Copies	\$1.00	per page
Internet Banking (Personal)	FREE	
External Funds Transfers Recurring	\$3.00	per transfer
Account to Account Transfers - Incoming	FREE	
Lock Bag	\$30.00	per item
Medallion Signature - Customers	\$25.00	per document
Multiple Mailer	\$5.00	per statement cycle
Night Depository Key	\$5.00	per item
Notary Service (customers)	FREE	
Notary Service (non-customers)	\$5.00	per document
Official Check (customer)	\$4.00	per check
One time ACH Transfer	\$10.00	per transfer
Overdraft Item Fee	\$29.00	per presentment, including multiple presentments of the same item
Photocopy/Fax	\$1.00	per page
Research Fee	\$30.00	per hour
Restricted Accounts	\$10.00 after 30 days	per account
Return Item Fee	\$29.00	per presentment, including multiple presentments of the same item
Return of Deposited Item Fee	\$5.00	per item
Reran Return of Deposited Item Fee	\$5.00	per item
Returned Mail Fee	\$10.00	per occurrence
Safe Deposit Box Fees:	(see branch - prices varies with size)	
Key Deposit (refundable)	\$20.00	per item
Drilling of Box	Actual cost incurred by bank per occurrence	
Special Statement Cutoff	\$5.00	per statement cycle
Statement Reconciliation	\$30.00	per hour
Stop Payment Fee	\$29.00	per transaction
Wire Transfer Fees: (customers only):		
Incoming Wire	\$10.00	per transaction
Outgoing Wire	\$15.00	per transaction
Incoming Foreign Wire	\$25.00	per transaction
Outgoing Foreign Wire	\$50.00	per transaction
Outgoing Domestic Wire through Wire Module	\$10.00	per transaction
Outgoing Foreign Wire through Wire Module	\$45.00	per transaction
Zipper Bag Fee	\$20.00	per bag

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