

MISCELLANEOUS SERVICES AND FEES

Exchange Bank & Trust
Atchison Main
600 Commercial ST
Atchison, KS 66002
September 23, 2021

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Account Fees

Returned Item Fee: \$34.00 each. Fees apply to Non Sufficient funds created by check, in person withdrawal, ATM withdrawal, or other electronic means.
Overdraft Fee: \$34.00 each. Fees apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.
Overdrawn Account Fee: \$6.00 Overdrawn account fee will be charged each day a Checking Account is overdrawn beginning on the 11th Day.
Dormant Fee (no activity for 18 months): Savings Accounts-\$5.00 if balance is less than \$500.00
Checking Accounts-\$10.00 if balance is less than \$500.00
Account Closing Fee: \$25.00 if closed within 1 year of opening

Wire Transfers

Outgoing Wire Transfer: \$30.00 per each transfer
Incoming Wire Transfer: \$20.00 per each transfer
Foreign Wire Transfers: \$75.00 per transfer in United States Currency; \$100.00 per transfer in Foreign Currency

Official Checks

Cashiers Check: \$10.00 per each check
Money Orders: \$4.00 per each check

Miscellaneous

Debit Card Replacement Fee: \$10.00 per card
Stop Payment Fee: \$30.00 per item
Account Activity Printout Fee: \$1.00 per request
Account Research Fee: \$25.00 per hour
Account Reconciliation Fee: \$10.00 minimum- \$20.00 per hour
Collection Fee: \$30.00 per item
Fax Fee-Incoming and Outgoing: \$5.00 + \$1.00 per page
Night Depository Bag Fee: \$20.00 per year
Notary Fee (Non-Customer): \$6.00 per request
Charge Back Item Fee: \$6.00: Fees apply to any item returned that is charged back to customer's account.
Snapshot Statement Fee: \$2.00 per statement
Photocopy Fee: \$.75 per item in excess of 5 items
ATM Fee-Foreign: \$1.50 per transaction

Member
FDIC