

Unless otherwise disclosed in the Account Overview provided at account opening, the following apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Account Usage Fees

| | |
|--|---------------------|
| Account Closed within 180 Days of Opening | \$25.00 |
| Balance Confirmation Services | \$20.00 |
| Inactive Account No activity for 6 months and balance under \$100. | Per month \$15.00 |
| Activity Printout | \$5.00 |
| Paper Statement Fee ¹ Monthly or quarterly based on product. | \$3.00 |
| Transfer of Funds | Per transfer \$5.00 |
| Collection Items | \$15.00 |
| Phone Inquiry | \$2.00 |
| POS Account Credit Transaction | \$1.50 |

ATM and Debit Card Fees

| | | |
|---|-----------------|---------|
| Non-Woodforest ATM Fees | Balance Inquiry | \$1.50 |
| | Withdrawal | \$2.50 |
| Debit Card Cash Advance Fee | Per transaction | \$2.00 |
| Debit Card International Transaction Per settled transaction, if the country code of the merchant or merchant's processor does not match one of the following country codes: PR (Puerto Rico), VI (Virgin Islands), GU (Guam), US (United States). | | \$2.00 |
| Debit Card Replacement For replacing an existing card with a new card with the same number. | | \$10.00 |
| Debit Card Setup Fee | | \$15.00 |

Overdraft-Related Fees

| | |
|--|---------------------|
| Overdraft Item (OD) Imposed for overdrafts created by check, in person withdrawals, ATM withdrawals, or any other electronic means. | \$32.00 |
| Sweep | Per transfer \$5.00 |

Checks

| | |
|-------------------------------|------------------|
| Cashier's Checks | \$10.00 |
| Traveler's Checks | 1.5% of Purchase |
| Temporary Checks ² | 10 for \$10.00 |
| Official Check Claim | \$35.00 |

Other Fees

| | | |
|---|----------------------------------|----------|
| Money Orders | \$1.50 | |
| Stop Payment | \$35.00 | |
| Photocopies | Per page \$1.00 | |
| Safe Deposit Boxes ² | Drill Box | \$150.00 |
| | Lost Key | \$25.00 |
| | Key Deposit | \$25.00 |
| | 10 x 10 Box | \$100.00 |
| | 5 x 10 Box | \$75.00 |
| Wire Transfer | 3 x 10 Box | \$50.00 |
| | 3 x 5 Box | \$25.00 |
| | Foreign Outgoing USD | \$85.00 |
| Wire Transfer | Foreign Outgoing FX | \$55.00 |
| | Domestic & Foreign Incoming | \$20.00 |
| | Domestic Outgoing | \$35.00 |
| Legal Processing | \$150.00 | |
| Legal processing includes, but is not limited to, garnishments, attachments, orders, levies, and liens. The fee is calculated per each occurrence, to the extent allowed by applicable law. | | |
| Research ³ | Per hour, 1 hour minimum \$25.00 | |
| Zipper Bag | \$5.00 | |
| Lock Bag | \$25.00 | |
| Coin | Per roll \$0.06 | |
| Coin Wrappers | Per box \$5.00 | |
| Currency Straps | Per strap | \$0.30 |
| | Per bundle | \$5.00 |
| Fax | Per page \$2.00 | |
| Return Mail Fee | Per month \$10.00 | |

¹WBank Account product: The Paper Statement Fee is \$2.00. ²Not available in all branches. ³For Ohio residents only: The research fee ranges from \$11.00 to \$17.00 per hour.