

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 <sup>1</sup> Monthly or quarterly based on product.	\$3.00
Transfer of Funds	Per transfer \$5.00
Collection Items	\$15.00
Phone Inquiry	\$2.00

**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 <sup>2</sup>	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 <sup>2</sup>	Drill Box	\$150.00
	Lost Key	\$25.00
	Key Deposit	\$25.00
	10 x 10 Box	\$100.00
	5 x 10 Box	\$75.00
	3 x 10 Box	\$50.00
	3 x 5 Box	\$25.00
Wire Transfer	Foreign Outgoing USD	\$85.00
	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 <sup>3</sup>	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

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