

West Plains Bank and Trust Company
Fee Schedule
Effective September 1, 2011

<u>Description</u>	<u>Fee</u>
Account Activity Printout	\$5.00
Account Balancing Assistance	\$20.00 per hour
Account Charge Off Fee	\$25.00
Account Research	\$20.00 per hour, \$1.00 per copy
ATM Card or Debit Card (replacement)	\$10.00
ATM Transactions	
WPB&TC Owned ATM	FREE
Foreign ATM (not owned by WPB&TC)	\$1.00
Cashier's Checks	
Customer	\$5.00
Coin Counting - Non-Customer	1% of total - \$5.00 minimum
Collection Item (incoming or outgoing)	\$15.00
Deposited checks (and other items) returned unpaid	\$5.00 each
Dormant Account Fee	\$5.00/month
An account is dormant if for six months you have made no deposits or withdrawals to the account and you have had no communication with the Bank about your account.	
Early Account Closure Fee (First 90 days)	\$25.00
Fax	\$3.00 per page
Garnishment/Levies (cost per garnishment or levy)	\$50.00
Gift Cards	
Non-Reloadable	\$4.00
Reloadable Purchase Fee -- Customer/Non-Customer	\$4.95/\$7.95
Reloadable Reload Fee -- Customer/Non-Customer	\$3.95/\$4.95
Reloadable Monthly Fee -- Customer/Non-Customer	\$4.95
Money Orders	\$5.00 each
Night Drop Bag	\$30.00
Nonsufficient Funds (NSF) - each	\$29.00
Official Check cashed (with ID)	Greater of 1% of amount of check or \$10.00
Overdraft - each overdraft paid	\$29.00
Fees may be imposed for paying overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Returned Statement Fee	\$5.00/statement
Safe Deposit Boxes	
3 x 5	\$20.00
5 x 5	\$30.00
3 x 10	\$40.00
5 x 10	\$65.00
10 x 10	\$115.00
Stop Payments	
Each Item	\$29.00
ACH Payments	\$29.00
Checks	\$29.00
Telephone Transfer Fee	\$2.00
Wire Transfers	
Domestic Wire Transfers	
Incoming	\$10.00
Outgoing	\$20.00
Foreign Wire Transfers	
Incoming	\$30.00
Outgoing	\$50.00
Zipper Bag	\$5.00