

# BANTERRA COMMON FEATURES AND FEES

Fee	Fee Amount	Important Information About This Fee
Account Activity Printout	\$2	This fee is charged when you request a printout of activity on your account. You can avoid this fee by viewing and printing your activity utilizing the bank's digital banking instead of requesting a copy of your activity from us.
Account Balancing Assistance	\$20/hr. with \$20 minimum	This fee is charged when you request assistance in balancing your account. You can avoid this fee by utilizing our digital banking to help track purchases, pay bills, and obtain balance information.
Account Closed Within 90 Days of Opening	\$20	This fee is charged when you close an account within 90 days of opening.
Account Research	\$20/hr. with \$20 minimum	This fee is charged when research is requested concerning your account.
Amortization Schedule	\$10	This fee is charged when an amortization schedule is produced for your loan account outside of the origination process. Copies from your loan closing include the original amortization schedule for your loan.
ATM/Debit Card Replacement	\$5	A fee may be charged if you request a debit card replacement.
<u>ATM Service Charges:</u>  -Customers (when using a non-Banterra ATM)  -Non-Customers (when using a Banterra ATM)  -Check Cashing Service (non-customers only)		
	\$3	This fee is charged when a Banterra customer is utilizing an ATM that is not a Banterra ATM. This fee can be avoided by utilizing Banterra ATMs.
	\$4	
	\$2 per \$100 with \$20 minimum	
Coin Counting Services	10% of total amount with \$5 minimum	This fee is similar to those charged by freestanding/independent coin exchange providers/kiosks.
Collections - Incoming & Outgoing	\$25 plus costs	Costs include postage, shipping, and any other third-party costs incurred to process the collection.
Copy - Paid Check or Document	\$5	This is the charge for requesting a copy of a paid item.
Copy Services	\$0.50/copy	
Counter Checks (five [5] checks)	\$1	These are generic checks that are printed with your account number at the branch.
<u>Dormant Account Fees:</u>  -Arizona, Illinois, Indiana, Kentucky & Utah  -Missouri		A dormant account fee is charged on checking accounts with no activity within the past 12-months and has a balance of \$250 or less. For savings accounts*, a dormant account fee is charged on accounts with no activity within the past 18-months and has a balance of \$250 or less. *SmartKids Savings accounts are excluded from potential fee.
	\$7	
	\$5	
International Checks Returned	\$20 plus out-of-pocket expense	The out-of-pocket expense includes the fees charged by the foreign bank for the check return.
International Checks in All Currency	\$38 plus out-of-pocket expense	The out-of-pocket expense includes the fees charged by the foreign bank for the check return.
<u>Foreign Currency Fees:</u>  -Sell to customer (branch delivery)  -Sell to customer (home delivery)  -Buy from customer		
	\$20	
	\$30	
	\$20	

Fee	Fee Amount	Important Information About This Fee
Legal Requests	\$75 or Statutory Fee (whichever is less)	This fee applies to each legal order we receive and process that directs us to freeze, attach, withhold funds or property, or respond, such as a levy, garnishment, or citation.
Money Order - Customers only	\$4	
<u>Night Deposit:</u>		Night deposit services are available for business cash bags that need to be dropped off at the bank during non-business hours. In order to open the Night Deposit, a key must be issued by the bank.
- Key Deposit	\$5	
- Locking Bag	\$25	
- Zipper Bag	\$5	
- Lost Key	\$15	
Notary Service	\$1 per stamp	
Paid Item Fee	\$37 per item (maximum of six per day)	When the bank determines that you do not have enough available funds to cover an item, we will either return the item unpaid or pay the item, overdrawing your account (an overdraft item). Some common examples of "items" are checks or other transactions made using your account number, an everyday non-recurring debit card transaction, a recurring debit card transaction, an ATM withdrawal, an ACH transaction, and an online/auto bill payment. Refer to account Terms and Conditions for more information concerning how we process and posts items.
Official Check - Customers only	\$6	
<u>Overdraft Protection:</u>		Optional service that you can elect to utilize for your account, if eligible.
- Set-up Fee	\$4.50	This is the initial set up fee for the elective service to be added to your account. This fee is charged per set-up form.
- Transfer Fee	\$10	This fee will occur once each day that a transfer occurs.
<u>Safe Deposit Box or Locker Services:</u>		
- Drilling Charges	\$190	
- Key Deposit (Two Keys)	\$25	
- Late Payment Fee	\$5/yr.	
Signature Guarantee	\$25	
Special Statement Cutoff	\$3	
Statement - Held	\$3/mo.	
Statement Reproduction	\$5/mo.	
Stop Payment	\$37 per item	
Telephone Transfer	\$2	
Uncollected Funds - UCF Paid Item Fee	\$37 per item (maximum of six per day)	Uncollected Funds Fee or a UCF charge occurs when funds are in the account, but are not available to pay the item, due to holds on the account. Holds could be present on an account due to pending purchases, holds placed on deposits, or other misc. holds. This fee can be avoided by ensuring that funds are available prior to paying items.
<u>Wire Transfers (Customers Only)</u>		
- Outgoing	\$27	
- Incoming	\$15	
<u>International Wire Transfers (Customers Only)</u>		
- Outgoing	\$40	
- Incoming	\$20	

Revised 11/2023

