

FEE SCHEDULE

Account Related Fees

Overdraft Item Fee	\$30
*Fee applies to overdrafts created by check, in-person Withdrawals, ATM withdrawals, or other electronic means.	
Return Item Fee	\$30
*Fee applies to any item that is returned due to not sufficient Funds in the account when a check, in-person withdrawal, ATM withdrawals, or other electronic means is presented for payment.	
Kleberg Bank ATM/Debit Card Transaction	FREE
*Non-Kleberg Bank ATM Transaction	\$1
*International ATM Transaction	\$3
*When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.	
Kleberg Bank ATM/Debit Card	FREE
*Replacement Card	\$5
*Re-pin	\$5
Statement Printout	\$3
Overdraft Protective Transfers	\$3
Telephone Transfers	\$6
Automatic Recurring ACH Transfer	\$1
Account Inquiries:	
*OnLine Banking and 24 Hour Voice Banking	FREE
*Phone Center or Teller:	
One free per statement period; each additional	\$1
Temporary Checks/Over the Counter Withdrawals	\$2 per check
Check Order	Varies on Style Ordered
Copies of Checks	\$1
Deposit Correction	\$5
Duplicate Statements	\$5
Chargeback Items	\$7
Stop Payment/Watch Request-In person	\$30
OnLine/24hr Voice Banking	\$25
Return Mail	\$5
Special Recurring ACH Transfer Auto Fee	\$1
Early Closing Fee(within 180 days of opening)	\$50
Deposit Verification	\$10
Research (\$25 minimum):	
*Per Hour	\$25
*Per Copy	\$3
*Emergency Request	\$50/\$3per copy
Inactive Fee (balance less than \$250 and no activity for 3 mths.)	\$20

Other Services & Fees

Cashier's Check	\$5
Money Order	\$2
Credit Card Cash Advance	\$5
Check Cashing Fee	\$5 or 1% of Total

Collections (in/out, per item)	\$15
Special Account Handling	\$25
Tax Levy & Garnishments	\$50
Subpoenas(per hour)	\$50
Wire Transfer:	
*In	\$10
*Out	\$20
*International	\$50
Fax (local, per page)	\$2
Amortization Schedule	\$10
Depository Lock Bag	\$20
Zipper Bag (small)	\$3
Zipper Bag (large)	\$4

Safe Deposit Box:

Safe Deposit Box Without Auto Debit:	Annual Fee
2x5	\$15
3x5	\$20
3x10	\$25
5x5	\$30
5x10	\$50
10x10	\$75
15x10	\$100

Safe Deposit Box Without Auto Debit:	Annual Fee
2x5	\$100
3x5	\$125
3x10	\$150
5x5	\$200
5x10	\$225
10x10	\$250
15x10	\$275

Box Drilling	\$200
Key Deposit	\$25

Business Account Fee Schedule:

Account Analysis:	
Account Maintenance	\$15
Debits (each)	\$0.15
Credits (each)	\$1.00
Items Deposited (each)	\$0.10
Currency and Coin per \$1,000 incoming & outgoing	\$2.00

Change Orders (per order):	
*Automated call-in request (361) 592-8501	\$5
*Telephone request	\$6
*Walk-In request	\$10

FDIC Insurance per \$1,000	.13
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Fees for other services available upon request.