

Country Club Bank

Fee Schedule

Personal

ACCOUNT TRANSACTION FEES

ADVANTAGE CONNECT CHECKING

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|--|---------|
| Maintenance Fee (per statement cycle) | \$12.00 |
| A minimum daily balance of \$5,000 or a Combined Average Consumer Deposit and/or Loan Balance of \$20,000 per Statement Cycle required to avoid Maintenance Fee. | |

CONNECT CHECKING

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|---|--------|
| Maintenance Fee (per statement cycle) | \$7.00 |
| Maintenance Fee will be reduced by \$0.15 per signature based debit card transaction. Transactions must post within the Statement Cycle to qualify. Credit will not exceed Maintenance Fee. | |

SIMPLY CHECKING

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|--|--------|
| Maintenance Fee (per statement cycle) | \$7.00 |
| ACH Credit(s) with an aggregated total of \$300 or more per Statement Cycle or \$500 Minimum Daily Balance maintained to avoid Maintenance Fee | |
| Paper Statement Fee (per statement cycle) | \$2.50 |
| eStatements | No Fee |

STUDENT CHECKING

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|--|--------|
| Maintenance Fee (per statement cycle) | No Fee |
| Young adults age 12 – 23. First 2 checks or in-branch withdrawals free per Statement Cycle. Additional checks or in-branch withdrawals per Statement Cycle per item. | |
| Paper Statement Fee (per statement cycle) | \$2.50 |
| eStatements | No Fee |

MONEY MARKET

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| Maintenance Fee (per statement cycle) | \$20.00 |
| Waived if you maintain a minimum daily balance of \$1,000. No interest is earned on days that balance requirements are not met. No more than 6 third-party withdrawals or preauthorized transfers per month.* \$25 penalty for exceeding withdrawal limitations.** | |

REGULAR SAVINGS

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|--|--------|
| Maintenance Fee (per statement cycle) | \$2.00 |
| Waived if you maintain a minimum daily balance of \$100. No more than 6 third-party withdrawals or preauthorized transfers per month.* \$5 penalty for exceeding withdrawal limitations.** | |

STUDENT SAVINGS

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|--|--------|
| Maintenance Fee (per statement cycle) | No Fee |
| No more than 6 third-party withdrawals or preauthorized transfers per month.* Ages 0-23. Coin counted free. Special activities for account holders.* \$5 penalty for exceeding withdrawal limitations.** | |

MISCELLANEOUS

ACH

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| Recurring or One-Time External Transfer Fee (bank assisted) (per transfer) | \$3.00 |
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ATM/DEBIT CARD

Country Club Bank does not charge a fee for the first 8 combined ATM withdrawals or balance inquiries per account per statement cycle. After 8, subsequent withdrawals will be charged at \$2.50 each and balance inquiries at \$1.00 each except when made at any Country Club Bank owned ATM.

Country Club Bank also refunds up to \$25 per account per statement cycle in other banks' ATM usage fees.

Advantage Connect account holders receive unlimited fee-free non-Country Club Bank withdrawals and balance inquiries.

A 1% foreign transaction fee applies to all withdrawals (ATM & POS) outside the US.

Other Fees:

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|--------------------------------|---------|
| Lost Debit Card Fee (per card) | \$15.00 |
| Expedited Card Fee (per card) | \$30.00 |

| | |
|----------------------------------|---------|
| ACCOUNT RECONCILEMENT (per hour) | \$30.00 |
|----------------------------------|---------|

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|---------------------------------------|--------|
| CHECK 21 SUBSTITUTE CHECKS (per item) | \$1.75 |
|---------------------------------------|--------|

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|---------------------------------------|--------|
| CHECK RETURN NOT IMAGEABLE (per item) | \$1.75 |
|---------------------------------------|--------|

COLLECTION ITEMS

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|---|---------|
| Incoming (plus 3rd party processing fee) (per item) | \$24.00 |
| Outgoing (plus 3rd party processing fee) (per item) | \$24.00 |

COUNTER CHECKS

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|----------------------------|--------|
| First 5 checks | No fee |
| After 5 checks (per check) | \$0.25 |

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|----------------|--------|
| DIRECT CONNECT | \$9.99 |
|----------------|--------|

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|---|--------|
| DORMANT DEPOSIT ACCOUNTS (after 1 year inactivity and lost contact with customer) | \$5.00 |
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EARLY ACCOUNT CLOSING FEE

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| If closed within 60 days (per account) | \$20.00 |
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* Includes preauthorized, automatic, telephone, fax or internet transfers and 3rd party transfers by check, draft and debit card. ** If limitations are exceeded account classification may be changed.

FOREIGN CURRENCY SERVICES (available to customers only)

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|---|---------|
| Foreign Currency Exchange | |
| Most foreign currencies available | |
| Rate quoted at order request & next day delivery (if purchasing under \$300 USD value) (per order) | \$10.00 |
| (FedEx shipping fee) (per order) | \$12.00 |
| Foreign Collections (plus 3rd party processing fee) (per item) | \$24.00 |
| Foreign Drafts (per item) | \$30.00 |

INDEMNITY BOND FEE (per bond) \$30.00

LEGAL PROCESS FEE (garnishment/levy)

Per account, per occurrence Per State Guidelines

NOTARY FEE FOR NON-CUSTOMER

| | |
|------------------------|---------|
| Missouri (per request) | \$2.00 |
| Kansas (per request) | \$15.00 |

OFFICIAL CHECK FEE

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|--------------------------|---------|
| Money Order | |
| Customers (per item) | \$3.00 |
| Cashier's Check | |
| Customers (per item) | \$5.00 |
| Non Customers (per item) | \$25.00 |

OVERDRAFT/NON-SUFFICIENT FUNDS PAID OR RETURNED FEE

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|---|----------|
| First 6 items per account on the same business day (per item) | \$32.00 |
| Maximum fee assessed for Non-Sufficient Funds on a given business day – Paid or Returned (per account) | \$192.00 |
| Continuous Overdraft Fee (every 6th business day) | \$20.00 |
| If an account is continuously overdrawn >\$10.00 for five (5) business days, a Continuous Overdraft Fee will be assessed on the sixth business day. This fee will continue to be applied every sixth business day if an account remains overdrawn. | |
| Overdraft protection transfer (per transfer) (between deposit accounts) | \$2.00 |

PREPAID CARDS

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|--|---------|
| Gift cards (per card) | \$5.00 |
| Customized/Delivered Gift Card Orders of 20+ Cards (per card) | \$3.50 |
| Travel cards (per card) | \$10.00 |
| Travel Card Reload (per card) | \$2.00 |

RESEARCH OF BANK RECORDS

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|---|---------|
| Seven (7) years maximum available | |
| Statement with check copies (per statement) | \$5.00 |
| Additional Research (per hour) | \$30.00 |
| (per copy) | \$1.00 |

RETURN ITEM

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|---------------------------------|--------|
| Charge back fee (per item) | \$7.50 |
| Redeposited item fee (per item) | \$2.50 |

RETURN MAIL FEE

invalid customer address (per item) \$5.00

SAFE DEPOSIT BOXES (not FDIC insured)

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|--------------------------------|---------------------------------------|
| Box rental | See a Relationship Banker for pricing |
| Key Replacement (lost one key) | \$15.00 |
| Box drilling (lost both keys) | \$200.00 |

SIGNATURE STAMP MEDALLION (per stamp) \$25.00

STOP PAYMENT

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|--|---------|
| Check or ACH (per item) | \$30.00 |
| Placed through Online Banking (per item) | \$10.00 |
| Bill Pay Payment (per item) | \$30.00 |

SWEEPS

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|---|---------|
| Money Market Sweep (minimum to open \$100,000/sweeps to occur in \$10,000 increments) | \$35.00 |
| Repurchase Sweep (minimum to open \$250,000/sweeps to occur in \$10,000 increments) | \$50.00 |

WIRE TRANSFER

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|--|---------|
| Domestic | |
| Outgoing (per wire) | \$25.00 |
| Incoming (per wire) | \$5.00 |
| Wire Confirmation Request (bank assisted) (per wire) | \$3.00 |
| Auto-email confirmation | No Fee |
| International | |
| Outgoing – Standard (per wire) (Intermediary bank fees deducted from beneficiary proceeds at receiving bank) | \$50.00 |
| Outgoing – Standard w/Full Pay (per wire) (Intermediary bank fees paid by sender) | \$75.00 |
| Incoming (per wire) | \$10.00 |
| International Wire Research Fee (per instance) | \$85.00 |
| International Bank Wire Confirmation Request (per wire) | \$30.00 |

All fees are assessed per account, per month unless otherwise noted.

Member FDIC

Effective March 23, 2019



816-931-4060 | www.countryclubbank.com