

# Country Club Bank

## Fee Schedule

### Personal

#### ACCOUNT TRANSACTION FEES

##### ADVANTAGE CONNECT CHECKING

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

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.	
Paper Statement Fee (per statement cycle)	\$2.50
Online Statements	No Fee

##### SIMPLY CHECKING

Maintenance Fee (per statement cycle)	\$10.00
ACH Credit(s) with an aggregated total of \$300 or more per Statement Cycle or \$1,000 minimum daily balance maintained to avoid Maintenance Fee	
Paper Statement Fee (per statement cycle)	\$2.50
Online Statements	No Fee

##### STUDENT CHECKING

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
Online Statements	No Fee

##### MONEY MARKET

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. Debits exceeding 6 per month will result in a \$25 excessive withdrawal fee per month.	
Paper Statement Fee (per statement cycle)	\$2.50
Online Statements	No Fee

##### REGULAR SAVINGS

Maintenance Fee (per statement cycle)	\$3.00
Waived if you maintain a minimum daily balance of \$100. Debits exceeding 6 per month will result in a \$5 excessive withdrawal fee per month.	
Paper Statement Fee (per statement cycle)	\$2.50
Online Statements	No Fee

##### STUDENT SAVINGS

Maintenance Fee (per statement cycle)	No Fee
Ages 0-23	
Debits exceeding 6 per month will result in a \$5 excessive withdrawal fee per month.	
Paper Statement Fee (per statement cycle)	\$2.50
Online Statements	No Fee

#### MISCELLANEOUS

##### ACH

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

No ATM transaction fees at Country Club Bank or MoneyPass® Network ATMs	
Out of Network ATM Fees (Non-Country Club Bank or Non-MoneyPass® ATM Terminals)	
Per Withdrawal	\$2.50
Per Inquiry	\$1.00
Per Transfer	\$2.50

All international transactions (ATM and POS) are subject to 1% currency conversion surcharge.

##### Other Fees:

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

<b>ACCOUNT RECONCILEMENT</b> (per hour)	\$30.00
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##### COLLECTION ITEMS

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

##### COUNTER CHECKS

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

<b>DIRECT CONNECT</b>	\$9.99
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<b>DORMANT/INACTIVE DEPOSIT ACCOUNTS</b> (after 1 year inactivity)	\$5.00
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##### EARLY ACCOUNT CLOSING FEE

If closed within 60 days (per account)	\$20.00
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**FOREIGN CURRENCY SERVICES (available to customers only)**

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

**IRA TRANSFER FEE** \$25.00

**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**

Money Order	
Customers (per item)	\$4.00
Cashier's Check	
Customers (per item)	\$7.50
Non Customers (per item)	\$25.00

**OVERDRAFT/NON-SUFFICIENT FUNDS PAID OR RETURNED FEE**

First 6 items per account on the same business day (per item)	\$35.00
Maximum fee assessed for Non-Sufficient Funds on a given business day – Paid or Returned (per account)	\$210.00
Overdraft protection transfer (per transfer)	\$7.50
Returned Loan Payment	\$35.00

If an account is continuously overdrawn >\$5.00 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.

Continuous Overdraft Fee (every 6th business day) \$25.00

**PREPAID CARDS**

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**

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**

Charge back fee (per item)	\$10.00
Redeposited item fee (per item)	\$2.50

**RETURN MAIL FEE**

Invalid customer address (per item) \$5.00

**SAFE DEPOSIT BOXES (not FDIC insured)**

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**

Check or ACH (per item)	\$35.00
Placed through Online Banking (per item)	\$20.00
Bill Pay Payment (per item)	\$35.00

**SWEEPS**

Money Market Sweep	\$100.00
(minimum to open \$100,000/sweeps to occur in \$10,000 increments)	
Repurchase Sweep	\$100.00
(minimum to open \$250,000/sweeps to occur in \$10,000 increments)	

**WIRE TRANSFER**

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)	\$50.00
(Intermediary bank fees deducted from beneficiary proceeds at receiving bank)	
Outgoing – Standard w/Full Pay (per wire)	\$75.00
(Intermediary bank fees paid by sender)	
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.

Effective September 1, 2023



816-931-4060 | www.countryclubbank.com

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