

Customer Services

Inquiry Fee (via telephone)

- > 4 free inquires per monthly statement cycle and \$3 per inquiry thereafter

Paper Statement Fees

- > Consumer Accounts: \$5 per statement
- > Non-consumer Accounts: \$10 per statement
- > E-statements: No charge

Statement Reprint Fee

- > \$5 per statement

"Snapshot" of Account Activity

- > \$3 per account

Research/Balancing Assistance Fee

- > \$35 per hour (one hour minimum)

Check Image Copy Fee

- > \$5 per copy

Check Printing Fee

- > Prices vary depending on style

Temporary Check Fee

- > \$3 for 10 checks

Deposit Slip Book Fee

- > \$3 per book

Zipper Bag Fee

- > \$5 per bag

Locking Night Deposit Bag Fee

- > \$30 per bag

Cashier's Check Fee

- > \$10 per check

Wire Transfer Fees

- > Outgoing Wires: \$30 per wire
- > Incoming Wires: \$10 per wire
- > International Outgoing Wires: \$60 per wire

Stop Payment Fee

- > \$30 per stop pay request (1-time or recurring)

Transfer Fee (via telephone)

- > \$3 per transfer

General Services

Check Cashing Fee for NON-deposit customers

- > \$0.00 to \$5,000.00: \$3 per check
- > \$5,000.01 to \$50,000.00: \$100 per check

Notary Service Fee for NON-deposit customers

- > \$5 per item

Tax Levy/Garnishment/Subpoena Fee

- > \$75 per item

Fax Service Fee

- > \$5 per fax

Collection Item Fee

- > \$30 per item

Safe Deposit Box Fess (Portales & Roswell)

- > 3x5: \$15.00 per year
- > 5x10: \$25.00 per year
- > 5x5: \$17.50 per year
- > 10x10: \$55.00 per year
- > 3x10: \$20.00 per year

Card Services

Debit Card Replacement or Instant Issue Fee

- > \$10 per card

Debit/Credit Card Cash Advance Fee

- > \$5 per advance

Debit Card On/Off (via online banking)

- > No charge

ATM Transaction Fees

- > Bank owned ATMs: No Charge
- > Non-Bank owned ATMs: \$4 per withdrawal
- > Non-Bank owned ATMs: \$1 per inquiry

Commercial Services

Cash Management Module Fees

- > \$115 one-time installation
- > \$35 per month

Merchant Capture Fees ("RDC")

- > \$115 one-time installation
- > \$75 per month (if proof machine is leased)
- > \$35 per month (if proof machine is purchased)

Positive Pay Fee

- > \$1 per item match

Account Activity Fees

Non-Sufficient Funds (NSF) Item Fees

- > Item Paid Fee - \$35 per item
- > Item Return Fee - \$35 per item

Overdraft Fee

- > \$35 per item

Continuous OD (overdraft) Fee

- > \$4 per day (begins on the 4th consecutive business day overdrawn and everyday thereafter. We will impose daily overdraft or other related fees if fees result in an overdraft)

Excessive Item Fee (Money Market)

- > \$4 per item over the limit (6 withdrawals per monthly statement cycle)

Excessive Item Fee (Savings)

- > \$4 per item over the limit (6 withdrawals per quarterly statement cycle)

Inactivity Fee (Savings)

- > \$10 per month of inactivity (when a savings has been inactive for more than 12 months AND the balance is below \$100, the account will receive a monthly inactivity fee that will be charged per quarterly statement cycle).

Closing Account Fee

- > \$25 (within 60 days of account opening)
- > \$15 (request via mail & balance sent by check)

Sweep/Auto Overdraft Transfer Fee

- > \$3 per transfer

Safety Net Line of Credit Advance Fee

- > \$35 per advance

Text MSG Alert Fee

- > \$1 per monthly statement cycle

Mobile Deposit Fee

- > \$1 per check

External Transfer Fee

- > \$1 per external transfer

"SPIN" - P2P Instant Transfer

- > \$0.25 per transfer