

**CARMINE STATE BANK**  
P. O. Box 341 • 235 Centennial Street • Carmine, TX 78932  
(979) 278-3244 • (800) 720-1441 • www.carminestatebank.com  
Member FDIC

**2012 FEE SCHEDULE • Effective January 1, 2012**

**CHECKING ACCOUNTS**

- Return Item Fee\*..... \$ 20.00 per item
- Overdraft Fee\*..... \$ 20.00 per item
- \*NOTE: The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.*
- Stop Payment Charges..... \$ 20.00 per item
- “FREEZE” Watch for signature or check number (good for 30 days)..... \$ 20.00
- Accounts with two signatures required..... \$ 20.00 monthly fee
- Duplicate Statement (with copies of checks) given or faxed..... \$ 5.00 per statement
- Computer Printout given or faxed..... \$ 2.00 per printout
- Detailed Account Inquiries by phone (researching or looking up checks)..... \$ 5.00 per inquiry
- Returned Deposited Checks..... \$ 5.00 per check
- Counter Checks..... \$ 0.10 per check
- Statements printed twice a month on personal accounts..... \$ 5.00 per month
- Account closed within 30 days of opening..... \$ 20.00 service charge
- Account Balancing Assistance..... \$ 20.00 per hour
- Image copies of checks..... \$ 1.00 each
- Instant Cash/VISA Check Card monthly maintenance fee (first six months free) .... \$ 1.00 per card
- Minimum balance to open account (excluding students and senior citizens)..... \$100.00 opening balance
- Service Charge Fees on based on an **AVERAGE** monthly balance:
  - Average Balance under \$100.00..... \$ 10.00 fee per statement cycle
  - Average Balance of \$100.00 to \$249.99..... \$ 5.00 fee per statement cycle
- \*\*NOTE\*\* Students or Senior Citizens (65 & over) and Trust Accounts are exempt from Service Charge Fees.*
- \*\*NOTE\*\* Service Charges are assessed when statement is printed (if applicable).*

**SAVINGS ACCOUNTS**

- Minimum Balance to Open Account..... \$ 10.00
- If balance falls below \$10.00..... \$ 5.00 service charge fee
- Account closed within 30 days of opening..... \$ 20.00 service charge
- For each withdrawal in excess of six (6) during a statement cycle..... \$ 5.00 excess withdrawal fee

**MISC**

- Safety Deposit Box Rates..... Yearly based upon size
  - 4 ½ x 5 = \$15.00      10 ½ x 4 = \$30.00      10 ½ x 6 = \$35.00      10 ½ x 10 = \$50.00
- \*\*NOTE\*\* No insurance coverage is provided on Safe Deposit Box contents by FDIC or this financial institution*
- Cashier’s Check..... \$ 5.00 per check
- Non-Account Check Cashing Fee (Maximum fee of \$10.00)..... \$ 2.00 fee per \$100.00
- Phone Transfers of Deposits & Loan Payments (excludes students & senior citizens). \$ 5.00 per transfer
- Preauthorized Deposit Transfers..... \$ 1.00 per transfer
- Research fees or Special Bookkeeping Fees (minimum one hour charge)..... \$ 25.00 per hour
- Wire Transfer Fees thru the Federal Reserve..... \$ 25.00 fee
- MasterCard Travel Money Card (\$100.00 minimum purchase)..... \$ 9.95 per card
- Reload MasterCard Travel Money Card (\$100.00 minimum re-load)..... \$ 4.95 per card
- MasterCard Gift Card (\$25.00 minimum purchase)..... \$ 3.99 per card
- Letters of Credit..... \$ 25.00 per letter
- Amortization Schedule..... \$ 10.00 per schedule
- Drafts/Collection Items for Non-Customers, Recurring Drafts, or Foreign Currency.. \$ 5.00 per draft
- Facsimile Charges      OUTGOING..... \$1.00 per page      INCOMING..... \$ 0.50 per page
- Counting of loose and unrolled coin (applies to non-customers)..... 10% fee of amount exchanged
- Ordering of special coins or currency (applies to non-customers)..... 10% fee of the total amount

**MONEY MARKET CHECKING**

- For each withdrawal in excess of six (6) during a statement cycle..... \$ 5.00 excess debit fee
- If balance is under \$2,500 on any day during a statement cycle..... \$ 5.00 service charge fee
- If balance is under \$1,000 on any day during a statement cycle..... \$ 10.00 service charge fee