

**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**

from

**Commercial State Bank  
200 South Main  
Andrews, TX 79714  
(877)678-0909**

**COMMON FEATURES**

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Activity - full Statement with item copies	\$5.00
Account Closure - By Mail	\$5.00
Account Closure - within 30 Days Of Opening Account	\$25.00
Account Research - (fee is charged per hour)	\$25.00
American Express Traveler's Cheques	1%* and 2%*
*Detail: Checks for One (single signer check) - 1% of the total amount purchased. Checks for Two (double signer check) - 2% of the total amount purchased.	
Automatic Transfer - Between Accounts Held With Us	\$1.00
Balance Inquiry	Free
Bank Bags - CSB Logo - Large Zipper (5 1/2 x 10)	\$5.00
Bank Bags - Night Depository - Lock Bags	\$30.00
Chargeback Fee - Checks/Items deposited and returned unpaid	\$2.00
CSB Official Check - Cashier's Check - For CSB Customers ONLY	\$3.00
CSB Official Check-Cashier's Check-For Non Customers Only	\$5.00
CSB Check - Money Order - For CSB Customers ONLY	\$2.00
Check Printing - From Third Party Vendor	Varies
Fee depends on style and quantity of check ordered.	
Check Printing - Temporary Checks	\$2.00 per page

**LIMITS AND FEES DISCLOSURE**

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There are four (4) checks to a page.      Limit of 3 pages.	
Coin Count - Loose - NON-Customer	\$5.00* or 5%*
*Detail: The greater of \$5.00 or 5% of total (whichever is greater)	
Coin Count - Loose - CSB Customer	\$1.00* or 5%*
*Detail: The greater of \$1.00 or 5% of total (whichever is greater)	
Collection Items - Incoming and Outgoing	\$15.00
Copy Service	\$1.00 per Page
Debit Card - Purchase - Point Of Sale (POS) - (maximum amount per day, with available balance) -	\$1,000.00 per day
Debit Card - Cash Withdrawal At A CSB ATM - with available balance	Free
Frequency Limit of three (3) per day or a maximum cash withdrawal amount of \$300.00 per day.	
Debit Card - Fee To Replace Card Or PIN	\$5.00
Excessive Item(s) Transaction Fee (applies to Regular Savings and Money Market Accounts)	\$1.00 per item
Please refer to your Truth in Savings Act Disclosure for more details on when and how the fee will apply.	
Fax Service	\$1.00 per page
Garnishments and/or Levies	\$25.00
NSF fee, Paid Chk Chg.,and Returned Item Fees	\$27.50
Safe Deposit Box Rental - A) 3x5	\$20.00 per year
Safe Deposit Box Rental - B) 3x10	\$35.00 per year
Safe Deposit Box Rental - C) 5x10	\$45.00 per year
Safe Deposit Box Rental - E) 10x10	\$55.00 per year
Safe Deposit Box Rental - D) 10x15	\$70.00 per year
Safe Deposit Box - Other Fees - Replacement Keys	\$25.00
Safe Deposit Box - Other Fees - Box Drilling	\$150.00
Stop Payment - All Items (paper, electronic, ach, etc.)	\$25.00
Wire Transfer Fee - Customer (additional third party fees may apply)	\$15.00
Wire Transfer Fee - International (additional third party fees may apply)	\$75.00

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