

# Consumer Schedule of Fees

Account Services/Research	\$35.00 per hour	Overdraft Transfer	\$2.00 per item
<i>One Hour Minimum with exceptions:</i>		<i>Auto debit, Check clearing and Line of Credit</i>	
Affidavit of Support	\$25.00	Payment by Phone	\$10.00
Verification of Deposit	\$10.00	Qwik Pay	\$6.95 per month unlimited use
Letter of Fact (Balance)	\$6.25	<i>FREE with specific account types; (unless no transactions are processed during month, then \$6.95 service fee will be charged.)</i>	
American Express Products		Returned Deposit	\$20.00 per item
<i>Must be at least 13 years of age to purchase. Mail Order fees may apply if ordered over telephone.</i>		Re-submitted Returned Deposit	\$5.00 per item
Travelers Cheques	1.50% of total purchase	Safe Deposit Box Rental	
Gift Check	\$2.50 per item	One-time Setup Fee	\$25.00
Gift Card	\$3.95 per card	Drilling Fee	\$175.00
Assisted Telephone/Teller Transactions	\$2.00 per transaction	Late Fee	\$15.00
<i>Fee maybe charged for transactions/inquiries that are available through TouchTone Teller or Online Banking.</i>		Size	Annual Fee
Check/Transaction Copy	First 2 copies per statement cycle free	3x5	\$25.00
	\$2.00 per deposited item thereafter	3x10	\$45.00
	\$5.00 per on-us item thereafter	4x10	\$60.00
Check Cashing	\$5.00 per check	5x10	\$70.00
<i>FREE if matching funds in account</i>		10x10	\$120.00
Closing Account – Checking/Savings	\$25.00 per account	13x16	\$200.00
<i>(if open less than 6 months)</i>		Statement Copy	\$6.00 per statement
Coin Sorting		<i>FREE through Online Banking</i>	
Loose Coin	1% of total deposit - self service	Stop Payment	\$35.00
	5% of total deposit - teller	<i>ACH, Check and Visa Check Card</i>	
Rolled Coin	5% of total deposit	Third Party Request	\$100.00 per hour
Collection Item	\$15.00 per domestic item	<i>One hour minimum</i>	
<i>(plus clearing bank's fees)</i>	\$40.00 per foreign item	VISA Check Card/ATM Transactions	
Incorrect Address	\$5.00 per each returned mail item	ViewPoint ATM Machines	FREE
Insufficient Funds/Overdraft Privilege (NSF)	\$35.00 per item	All Other ATMs	\$1.50 per transaction
<i>Paid and unpaid – applies to all transactions including checks, debits, ATM and ACH. We will charge you a fee up to \$35.00 each time we return or pay an overdraft. There is no limit on the total fees we can charge for overdrawing your account.</i>		PIN Change	FREE
Minimum Balance Fees		VISA Chargeback	\$20.00
Kid's Club	\$3.00 per month if balance falls below \$25.00	<i>(for recurring charges on closed/cancelled card)</i>	
Money Market Checking Account	\$15.00 per month if balance falls below \$3,000	VISA Merchant	\$15.00 per item
Money Market	\$5.00 per month if balance falls below \$2,500	Transaction Copy	
More Moolah Money Market	\$15.00 per month if balance falls below \$7,500	Wire Transfers:	
Regular Savings Account	\$3.00 per month if balance falls below \$250	Incoming Wire	\$5.00 per transfer
Signature Member	\$25.00 per month if balance falls below \$50,000		\$10.00 per international transfer
Ultimate Savings	\$15.00 per month if balance falls below \$5,000	Outgoing Wire	\$25.00 per domestic transfer
ViewPoint Checking	\$9.00 per month if balance falls below \$1500	<i>(plus clearing bank's fees)</i>	\$35.00 per international transfer
Official/Cashiers Check	\$6.00 per item	Wire Transfer Confirmation	\$1.00 by telephone
			\$3.00 by fax



**ViewPoint Bank**<sup>SM</sup>