

**FEE SCHEDULE
CONSUMER**



The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

TRANSACTION FEES – ATM OR DEBIT CARD

ATM/Debit Card Monthly Fee	\$1.00 per month, per account
(Does not apply to the Gulf Advantage Checking, VIP High Yield Checking or the Gulf Rewards Checking Account.)	
Replacement/lost ATM/Debit Card	\$5.00
Change Personal Identification Number (PIN) for ATM/Debit Card	No Fee
Withdrawals at any of our locations	No Fee
Balance inquiries at any of our locations	No Fee
ATM Machines not owned or operated by Texas Gulf Bank	
Balance Inquiries / Withdrawals	\$2.00 each
Dollar Limitations (ATM Card)	\$500.00 per processing day
(Saturday, Sunday, & Monday are treated as one processing day. Cash withdrawals and point of sale transactions from all accounts per accountholder are combined for one \$500.00 limitation.)	
Dollar Limitations (Debit Card)	\$1,500.00 per processing day
(Saturday, Sunday & Monday are treated as one processing day. Cash withdrawals from ATM \$500.00 and point-of-sale transactions \$1,000.00. Cash withdrawals and point of sale transactions from all accounts per accountholder are combined for the \$1,500.00 limitation)	

BOOKKEEPING AND OTHER FEES

Overdraft Paid Item Fee (excluding ATM or one-time Debit card transactions)	\$30.00 each
NSF Return Item Fee (excluding ATM or one-time Debit card transactions)	\$30.00 each
Maximum Overdraft Paid Item/NSF Return Item Fees (combined per day)	\$120.00
Courtesy Threshold:	
We do not charge an Overdraft Paid Item Fee or an NSF Return Item Fee for de minimis transaction amounts (\$5.00 or less)	
Check Printing	(Fee depends on style of check ordered)
Temporary Checks	\$.50 each (limit 12)
Cashier’s Checks	
Customer	\$3.00 each
Money Orders	
Customer	\$2.00 each
Non-Customer check cashing	greater of \$8.50 or 1% of check
Chargeback/Returns Fee	\$10.00 each
Garnishments	\$25.00 plus attorney’s fees
Subpoena	\$25.00 plus attorney’s fees
Levies	\$25.00 plus attorney’s fees
Account activity printout	\$3.00 each
Special statement cutoff	\$5.00 each
Account activity inquiry (no charge for Q-line automated phone banking).	\$3.00 each
Account reconciliation	\$30.00 per hour, minimum ½ hour
Account research	\$30.00 per hour, minimum ½ hour
Multiple or conditional signature accounts	\$25.00 per account per month
Balance inquiry (no charge for Q-line automated phone banking)	\$2.00 each
TGB Online (account view)	No Fee
TGB Online Bill Pay	No Fee
¹ TGB Mobile Banking	No Fee
¹ Depending on your mobile service provider, you may be charged web access rates, data transfer fees, or standard text messaging rates. Check with your wireless provider for details on your specific plan.	
Bank-to-Bank transfers (outgoing)	\$3.00 each
Telephone transfer (no charge for Q-line automated phone banking)	\$5.00 each
Stop payments (all items)	\$30.00 each
Non-Time Accounts closed within 30 days of opening	\$15.00 each

Domestic wire transfers	
Incoming – Customer	\$5.00 each
Outgoing – Customer	\$25.00 each
Foreign wire transfers	
Incoming – Customer	\$10.00 each
Outgoing – Customer	\$35.00 each, plus correspondent bank wire charges
Collections	
Incoming – Customer	\$10.00 each
Outgoing – Customer	\$12.00 each
Dealer drafts	
Incoming and Outgoing	\$10.00 each
Lost coupon book	\$10.00 each
Amortization schedule	\$10.00 each
Zipper bags	
Small	\$5.00 each
Large	\$7.00 each
Lock bags (night depository)	\$20.00 each
Strapped currency	\$.35 per strap
Rolled coin	\$.25 per roll
Deposit corrections	\$2.00 each
Photocopies	
Customers	\$.25 per page
Non-Customers	\$.50 per page
Safe deposit box rental	prices vary by size and location
Drilling	\$50.00 plus vendor's charge
Key deposit	\$25.00 per box

We reserve the right at any time to require 7 days advance written notice from you of any intended withdrawal from a money market, savings, or NOW account as defined in Regulation D.

**MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST
AT (800) 467-7216**

Q-Line 24 hour automated phone banking:

(844) 810-7607

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(800) 467-7216**

MEMBER
FDIC

Revised 11-20