

HENDERSON STATE BANK
FEE SCHEDULE

Online Banking and Bill Pay.....	No Charge
Visa Check Card	No Charge
Stop Payment Charge	\$20.00/item
Returned Item Charge	\$25.00/item
Insufficient Funds Charge	\$25.00/item*
Continuing Overdraft Charge (overdrawn for 7 consecutive days).....	\$25.00/week*
Dormant Account Fee.....	\$5.00
Checking and NOW Accounts – after 180 days of inactivity	
Money Market/Savings Accounts – after 365 days of inactivity	
NOW Account Minimum Balance Fee	\$8.00/month
If balance falls below \$1000 any day of the month	
Research Fee (\$20.00 Minimum)	\$20.00/hour
Annual fee for ATM Card	\$6.00
Card Replacement Fee (ATM and Visa Check Card)	\$6.00
MMA/Savings Account Excess Transaction Fee	\$1.00/Transaction
If more than 6 restricted transactions per statement cycle	
HSA Set-Up Fee (one-time fee)	\$20.00
ATM usage fee (at Foreign ATM. 1 st 4 transactions per statement cycle are free)	\$2.00
Fee per check for non-processed personalized checks not ordered through our bank	\$1.00
Money Order	\$5.00
Incoming Wire Charge	\$8.00
Outgoing Wire Charge	\$15.00
Outgoing International Wire Charge	\$25.00
Foreign Currency Order	Current Exchange Rate

*Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

For Cards with the VISA and/or Plus logos:

- A 1% Currency Conversion Fee will be assessed on International transactions where VISA or PLUS has performed a currency conversion function.
- This fee will be based on a rate selected by VISA/PLUS from the range of rates available on wholesale currency markets from the applicable central processing date, which may vary from the rate VISA/PLUS itself receives, or the government mandated rate in effect for the applicable central processing date.
- A .80% (80 basis points) Cross Border Fee will be assessed on a single currency International transactions.*

Disclosure for Cards with the Cirrus, MasterCard and/or Maestro logos/word marks:

- A .20% (twenty basis points) Currency Conversion Fee will be assessed on International transactions where Cirrus, MasterCard or Maestro has performed a currency conversion function.
- This fee will be based on either a government mandated exchange rate, or a wholesale exchange rate selected by Cirrus, MasterCard, or Maestro and the rate used will be the applicable rate on the day the transaction was processed, which may differ from the date of the transaction or when it posted to the cardholder's account.
- A .90% (90 basis points) Cross Border Fee will be assessed on all International transactions whether or not currency conversion function was performed by Cirrus, MasterCard, or Maestro.*

*This will be effective June 9, 2014 for customer's performing international transactions.

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Effective 4/30/14