

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**Heritage Bank of the Ozarks
1475 S Jefferson Ave
Lebanon, MO 65536
(417)532-2265**

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 Research		\$25.00/hour
\$25.00 Minimum		
Account Activity Printouts/Statement Copies		\$2.00
Account Balancing Assistance		\$25.00/hour
\$25.00 Minimum		
ATM/Debit Cards		
Replacement	\$10.00	
Transaction at foreign terminal	\$2.00	
Non-Customer transaction	\$3.00	
Visa ISA-International	1% of transaction total	
Change Orders (customer)		1% of total
Charge Backs		\$5.00
Check Copy (excessive/deposited items)		\$2.00
Check Printing		Fee depends on style
Counter Checks		\$3.00 per 12
Coin Counting		\$5.00
Collection Items		
Incoming item--	\$25.00	
Outgoing Item--	\$25.00	
Dormant Account Fee		\$5.00/month
Excessive Withdrawal [W/D] Fee		
Money Market Checking Account--	\$10.00 each	
Savings Account--	\$1.00 each	
Early Account Closing (under 90 days)		\$25.00
Fax		
\$5.00 first 10 pages		
Additional pages	\$1.00 each	
Foreign Currency Order		Cost
Garnishments/Levies		
Greater of \$8.00 or 2% of funds		
Inactive Account		\$1.00/month
Money Bags		
Zipper Bags (in excess of 2)	\$3.00 each	
Locked Bags	\$25.00 each	

LIMITS AND FEES DISCLOSURE

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Night Drop Keys (in excess of 2)		\$5.00 each
Non Sufficient Funds ("NSF") [Paid/Return]		\$30.00
Notary Charge per signature (non-customer)		\$2.00
Official Checks		\$5.00
Overdraft Charge		\$30.00
Safe Deposit Box Key Deposit (refundable if keys are returned)		\$20.00
Safe Deposit Late Charge		\$5.00
Safe Deposit Box Drilling Fee		\$50.00 + drilling cost
Stop Payment Fee (check or electronic funds transfer)		\$25.00
Telephone Transfer		\$2.00
Traveler's Checks		
Checks for One signer	2% of amount purchased	
Checks for Two signers	4% of amount purchased	
Wire Transfers		
Incoming-Domestic/Foreign	\$15.00	
Outgoing-Domestic	\$20.00	
Outgoing-Foreign	\$50.00	