**Effective Date:** [Date]

Welcome to [Bank Name]! Below is a comprehensive fee schedule detailing various services we offer and associated fees. Please note that fees are subject to change, and it's recommended to visit our website or contact our customer service for the most up-to-date information.

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| --- | --- |
| **1. Account Maintenance Fees** | |
| **1.1.** Monthly Maintenance Fee: | $10 |
| Example: If you maintain a regular checking account and your average daily balance falls below $1,000 during the month, a $10 monthly maintenance fee will be charged. | |
| **1.2.** Savings Account Inactivity Fee: | $5 per quarter |
| Example: If you don't make any transactions on your savings account for three consecutive months, a $5 inactivity fee will be applied at the end of the quarter. | |
| **2. Transaction Fees:** | |
| **2.1.** Excess Withdrawal Fee: | $5 per transaction |
| Example: If you make more than six withdrawals from your savings account in a calendar month, a $5 fee will be charged for each additional withdrawal. | |
| **2.2.** Overdraft Fee: | $25 per occurrence |
| Example: If your checking account balance goes negative due to insufficient funds, a $25 overdraft fee will be assessed for each transaction that leads to an overdraft. | |
| **2.3.** Non-Sufficient Funds (NSF) Fee: | $30 per item |
| Example: If a check or electronic payment presented for payment is returned due to insufficient funds, a $30 NSF fee will be charged. | |
| **2.4.** Foreign Transaction Fee: | 2% of transaction amount |
| Example: If you make a purchase in a foreign currency using your debit card, a fee of 2% of the transaction amount will be applied. | |
| **3. Online Banking and Mobile Services Fees:** | |
| 3.1. Online Bill Pay Service: | Free |
| Example: You can use our online banking platform to pay your bills without incurring any additional fees. | |
| 3.2. Mobile Check Deposit: | Free |
| Example: You can deposit checks using our mobile app at no extra cost. | |
| **4. Miscellaneous Fees:** | |
| 4.1. Account Research Fee: | $20 per hour |
| Example: If you request detailed account history or research, a fee of $20 per hour will be charged. | |
| 4.2. Wire Transfer Outgoing (Domestic): | $25 |
| Example: Sending a wire transfer within the country will incur a fee of $25. | |
| 4.3. Wire Transfer Outgoing (International): | $50 |
| Example: Sending an international wire transfer will incur a fee of $50. | |
| 4.4. Replacement Debit Card: | $10 |
| Example: If you need a replacement debit card due to loss or damage, a fee of $10 will be applied. | |
| 4.5. Statement Copy Fee: | $5 per statement. |
| Example: If you request a copy of a previous account statement, a fee of $5 per statement will be charged. | |

At [Bank Name], we strive to provide transparency and excellent service to our valued customers. If you have any questions or concerns about our fee schedule, please feel free to reach out to us at [customer service contact information].

Thank you for choosing [Bank Name] as your financial partner!