

GENERAL SERVICE FEES

Account activity printout (per printout).....	\$5.00
Account balancing assistance (per hour).....	\$25.00 (1-hour minimum and \$1 per copy)
Account closed before 90 days.....	\$25.00
Account closed by mail.....	\$5.00
Inactive account.....	\$10.00
Account research (per hour).....	\$35.00 (1-hour minimum and \$1 per copy)
Amortization schedule.....	\$10.00
Balance inquiry	
Direct Access & online.....	no charge
Staff-assisted.....	\$3.00
Check printing.....(varies with style and quantity)	
Copies	
Image copy.....	\$5.00
Photo copies (per page).....	\$2.00
Credit inquiry/account verification.....	\$25.00
Deposit correction.....	\$7.00
Document services:	
Document executions.....	\$25.00
Garnishments/levies/freezes.....	\$125.00
Indemnity bond.....	\$25.00
Endorsement stamps.....	cost
Overdraft NSF paid fee*.....	\$35.00
NSF return fee*.....	\$35.00
Overdraft uncollected paid Fee**.....	\$35.00
Uncollected return Fee**.....	\$35.00
Re-deposited items.....	\$7.00
Returned deposit item.....	\$12.00
Rush replacement debit card (each).....	\$25.00
Signature card revision.....	\$12.00
Statements:	
Hold statements (per month).....	\$10.00
Printouts (each).....	\$5.00
Returned mail.....	\$15.00
Special statement cycle / cutoff.....	\$20.00
Paper statements (per month).....	\$3.00
Stop payment (per item).....	\$35.00

Transfer of funds between VBT accounts	
Direct Access & online.....	no charge
Staff - assisted.....	\$6.00
Automatic sweep transfers (insufficient funds)....	no charge
Wire transfers	
Incoming domestic.....	\$15.00
Incoming international.....	\$23.00
Incoming return fee (based on wire amount) up to.....	\$20.00
Outgoing domestic.....	\$35.00
Outgoing international.....	\$70.00
Wires to and from Partner Bank**.....	\$20.00
Mailed confirmation.....	\$3.00
Electronic confirmation.....	no charge

ATM SERVICE FEES

ATM transactions:	
VBT network ATMs*.....	no charge
Out-of-network ATMs (each transaction)**.....	\$3.00
Non-customer balance inquiry.....	\$3.00
Non-customer transfer.....	\$3.00
Lost/replacement card (each).....	\$7.00

- * Transactions at Vantage Bank Texas ATMs, plus all ATM locations displaying the Allpoint logo have no charge for VBT customers (conversion and cross border fees may apply).
- ** Transactions include withdrawals, balance inquiries and transfers. The ATM owner may charge an additional transaction fee.

BUSINESS SERVICE FEES

Interest on overdraft per month.....	1.50%
(Overdraft charge calculated on negative collected balance)	
Night deposit services:	
Lock bag.....	\$25.00
Refundable key deposit.....	\$10.00
Zipper bag.....	\$5.00

BUSINESS ONLINE BANKING SERVICE FEES

(Fees are applied upon service activation and/or use)

Security token for each online user.....	\$25.00
(first token free)	
Small business bill pay	
Monthly maintenance.....	\$5.95
Per transaction (first 10 items N/A).....	\$1.00
Security token lost or stolen replacement.....	\$25.00
Stop payment.....	\$35.00
Internal transfer between VBT accounts.....	no charge

SAFE DEPOSIT BOX FEES

Boxes subject to availability. Contact your local branch for information. Contents inside safe deposit boxes are not FDIC insured.

Annual rental fees	
3" X 5".....	\$30.00
3" X 10".....	\$45.00
5" X 5".....	\$50.00
5" X 10".....	\$60.00
7" X 10".....	\$75.00
10" X 10".....	\$95.00
10" X 15".....	\$100.00
11" X 17".....	\$135.00
Key replacement (per key).....	\$25.00
Drilling fees (lost key).....	cost

TELLER SERVICE FEES

Cashier's checks:	
Customers.....	\$10.00
Non-customers.....	\$12.00
Cashed check for non-customers (>\$50.00).....	\$7.00
Collection items (incoming and outgoing):	
Domestic.....	\$20.00
International.....	cost + \$20.00
Title drafts.....	\$25.00
Counter slips (deposits/debits):	
6 per statement cycle.....	no charge
7 and above (each).....	\$1.00
Currency & coin services:	
Commercial deposit (per thousand).....	\$0.25
Currency per strap.....	\$0.30
Coin per roll.....	\$0.10
Coin per bag.....	1.50%
(of the total amount counted)	
Verification of coin deposit:	
Same denomination per bag.....	1.50%
(of the total amount counted)	
Mixed denomination per bag.....	1.50%
(of the total amount counted)	

FOREIGN EXCHANGE FEES

Outgoing Foreign Currency	
Less than \$5,000.00	
Mexican Peso.....	\$20.00
Mexican Peso Partner Bank***.....	\$10.00
Foreign Currency.....	\$59.00
Greater than \$5,000.00	
Mexican Peso.....	no charge
Foreign Currency.....	\$35.00
Incoming Foreign Currency	
Less than \$5,000.00	
Mexican Peso.....	\$15.00
Foreign Currency.....	\$23.00
Greater than \$5,000.00	
Mexican Peso or Foreign Currency.....	no charge

TREASURY MANAGEMENT SERVICE FEES

(See separate schedule)

*Non-Sufficient Funds (NSF) paid or NSF return fee is a charge assessed per NSF item. This fee is assessed for all NSF items including those reviewed using our Overdraft Privilege Program.

**Overdraft uncollected paid or uncollected return fee is a charge assessed when a hold on your account (such as those placed at the time of deposit) causes there to be Non-Sufficient funds available to cover the item.

***Partner Banks include Banorte, Afirme and Bancrea.

EFFECTIVE 01/01/2024