

REGULAR SAVINGS (CCB)

CROSS COUNTY BANK
MAIN OFFICE
1 Cross County Plaza/ 399 E. Merriman
P. O. Box 9
Wynne, AR 72396-0009

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 04-08-2020.
For current rate information call (870) 238-8171.

REGULAR SAVINGS CCB

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% with an annual percentage yield of 0.10%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account Monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$10.00 to open this account. You are allowed a total of three (3) withdrawals or transfers per quarter at no charge. A quarter consists of a three month period. After the third withdrawal or transfer during the quarter, the account will be charged \$3.00 per item until the quarter ends.

The Customer Service Representative will be able to tell you when you can expect your savings account quarter to begin and end.

You are permitted to make no more than six (6) transfers per calendar month.

Permitted transfers include:

Automatic transfer from Savings account into another account

Transfers made to another account of same depositor when made by telephone, fax, Internet Banking, or Univoice.

Transfers not permitted include:

Checks payable to a third party, debit card transactions, or transfers to a third party when made by automatic transfer, ACH, telephone or fax.

There are no limits when transferring for the purpose of repaying loans at Cross County Bank or for transfers or withdrawals when made by mail, messenger, ATM, or in person, or for withdrawals made by telephone via check mailed to you.

Account Fees: Savings excess withdrawal charge of \$3.00 for each withdrawal or transfer after the third per quarter.

If account is closed before interest is credited, accrued interest of \$5.00 or more will be paid.

If the amount of accrued interest during a quarterly statement cycle is less than \$0.25, the interest will not be paid. The following fees apply to this account: Account Closing within 90 days: \$30.00; and Dormant Account Fee: \$5.00 monthly (after 12 months of inactivity) and balance is less than \$200.00.

MISCELLANEOUS FEES AND CHARGES

Miscellaneous

Account Closing within 90 days: 30.00
Account Reconciliation Assistance: \$20.00 Per Hour
Audit Confirmation: \$15.00
Cashier's Check Issuance Fee: \$5.00
Collection Fee: \$25.00
Deposit Verification : \$15.00
Dormant Account Fee: \$5.00 monthly
Early Account Closing (within 90 days): \$30.00
Foreign Currency Exchange/Purchase: \$10.00
Freeze Watch By Check Number: \$30.00
Garnishment/Tax Levy Fee: \$50.00
Statement Notebook (commercial): \$10.00
Statement Notebook (personal): \$5.00
Lost Instrument Bond: \$30.00
Personal Money Order Issuance Fee: \$3.00
Photocopy (per copy): \$0.25
Post Dated Item Request: \$30.00
Request Statement: \$20.00
Statement Activity Print Out: \$3.00
Statement to Alternate Address: \$5.00
Duplicate Statement: \$5.00
Statement Hold Fee After 60 Days: \$5.00
Statement Special Request: \$20.00
Stop Payment Fee : 30.00 per item

Bill Pay

Bill Pay Payment > 15: \$1.50 Per item

Person-to-Person Email Payment: \$1.00 Per Payment

ATM/Debit Card

Cash Withdrawal at Non-Proprietary ATM: \$2.00
Debit Card Rush Replacement: \$30.00
Debit Card Replacement: 5.00
Non-Proprietary ATM Inquiry or Transfer fee: \$1.00

Safe Deposit

Safe Deposit Annual Fee 3X5: \$20.00
Safe Deposit Annual Fee 5X5: \$25.00
Safe Deposit Annual Fee 3X10: \$35.00
Safe Deposit Annual Fee 4X10: \$40.00
Safe Deposit Annual Fee 5X10: \$40.00
Safe Deposit Annual Fee 10X10: \$80.00
Safe Deposit Annual Fee 10X15: \$105.00
Drilling Fee After 6 Months Past Due: \$150.00
Surrender of Box With 1 key: \$50.00
Late Payment Fee For Every 30 Days: \$10.00

Research

Research (per hour with \$10.00 minimum): \$30.00
Research Microfilm (per hour): \$35.00
Research Microfilm (per check): \$1.00
Research Copy: \$1.00 Per item

Traveler's Checks

Traveler's Check For One: \$1.00 Per \$100
Traveler's Check For Two: \$2.00 per \$100

Wire Transfers

Incoming Wire Transfer : \$10.00 (Incoming International Wire Transfer may Increase this Fee)
Outgoing Domestic Wire Transfer: \$25.00
Outgoing Foreign Wire Transfer: \$55.00

Overdraft Fees

OD Fee - Overdraft Charge - Item Paid: 30.00 per item
NSF Fee - Insufficient Funds, Returned Unpaid: 30.00 per item

**Member
FDIC**