

Fee Schedule

[ALVA STATE BANK & TRUST COMPANY]



Limits and Fees: Beginning May 1, 2020 the following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account Research	\$20 per hour	
ATM/Debit Card Replacement Fee	\$5 per card	
Cashier's Checks	\$3.00	
Check Cashing for non-customers	\$1.00 per \$100.00	
Collections	\$15.00	
Dormant Fee	\$3.00 per month if balance is \$100 or less and no activity or other indications in writing of interest in the account during the previous 2 years	
Garnishment Fee	\$35.00 per garnishment	
IRA Administration Fee	\$25.00 annually per customer	
IRA Administration Fee	\$3.00 to close account.	
Mobile Deposit	\$5.00 per month (waived w/e-statements)	
Money Order Fee	\$1.00 each	
Night Deposit Lock Bag	\$25.00 each	
Overdraft/Insufficient Fee	\$25.00 per item	
Return Item Fee	\$3.00 per item	
Temporary Checks	\$5.00 per set of 24, printed onsite	
Safe Deposit Box Rent	\$9.00-\$100 annual fee depending on the size of the box.	
Safe Deposit Box Forced Entry	\$125.00	
Statement Copy Fee	\$5.00 per statement	
Statement to Alternative Address	\$5.00 per statement per month	
Stop Payment Fee	\$15.00 per item	
Tax Levy Fee	\$35.00	
Wire Fee	Incoming	Free
	Outgoing	\$15.00 per wire
	Foreign	\$50.00 per wire
Business Merchant Check Capture	\$5.00 per file	
Business ACH Payroll	\$5.00 per file	
Kasasa Executive Package-Kasasa Club	\$5.00 per month	
	Includes: 5 money orders per month 25 copies/faxes per month 2 boxes of standard checks, per year In Branch Statement Printing	
Kasasa Protect	\$8.00 for Kasasa Account \$10.00 for Regular Checking	
	Includes: 24/7 Credit Monitoring Alerts and Notifications 24/7 Dark Web Monitoring	