

Fee Schedule – Business

Effective May 1, 2025

ATM/DEBIT CARDS:

Monthly Debit Card Fee.....	Varies by Account Type
Replacement Card.....	\$5
Express Shipping (Domestic U.S. only).....	\$25
Foreign Transaction Fee ¹	1.0% of transaction amount
¹ International transactions will be subject to 1.0% fee imposed by Visa®	
TB&T or Allpoint ATMs.....	No Fee

Non-TB&T or Non-Allpoint ATMs²:

Balance Inquiry.....	\$0.75
Transfer.....	No Fee
Withdrawal (per transaction).....	\$2

² Foreign ATM terminals may impose an additional surcharge

CHECKS/GIFT CARDS:

Check Orders.....	Pricing Varies due to style
Temporary Checks.....	\$5 for 8 checks
Cashier's Check (customers only).....	\$3
Gift Card (purchase fee).....	\$3

DEPOSIT RELATED FEES:

Chargeback.....	\$5
Stop Payment.....	\$30
Return Item (unpaid due to insufficient funds).....	\$30

- Applies to items such as checks, withdrawals, debit card/ATM transactions, and other electronic means

Overdraft Item..... based on item amount

Item Amount	Fee Amount
\$0 - \$10.00	\$0
\$10.01 - \$20.00	\$10.00
\$20.01 - \$30.00	\$20.00
\$30.01 or above	\$30.00

- Applies to items such as checks, withdrawals, debit card/ATM transactions, and other electronic means

DIGITAL SERVICES:

Bill Pay Services.....	Varies by Account Type
Statements (both electronic and paper).....	\$3 per account

- Texas Bank and Trust does not charge a fee for electronic or paper statements unless you require both for an account.

RESEARCH:

Check Copies (per page).....	\$1
Account/Statement Research (per hour).....	\$20
Statement Copies (per statement).....	\$5

SAFE DEPOSIT BOX:

Safe Deposit Box Rental.....	Determined by box size
Late Payment Fee (applied after 30 days).....	\$10
Key Deposit (refundable when both keys are returned).....	\$15
Key Replacement Fee.....	\$15
Drilling Fee.....	\$175

TRANSFERS:

Telephone Transfers.....	No Fee
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Wires:

Incoming Domestic.....	\$5
Incoming International.....	\$15
Outgoing Domestic.....	\$25
Outgoing International (with currency exchange).....	\$40
Digital Wires.....	\$10

OTHER SERVICE FEES:

Early Account Closure (closed within 90 days of opening).....	\$25
Returned Mail Fee.....	\$5

Foreign Currency Order Fees:

TBT Processing Fee.....	\$5
UPS Shipping Fee.....	\$12.50
Foreign Currency Minimum Fee (for orders under \$1,500).....	\$12.50

Collections:

Customer Drafts.....	\$10
Dealer Drafts.....	\$15

Notary Services (customers only)..... No Fee

Government Reclamation.....	\$50
Levy/Garnishment/Government Freeze.....	\$100
Zipper Bag (customers only).....	\$5
Zipper Bag with Lock.....	\$15

Change Order:

Currency Strap.....	\$0.15
Coin.....	\$0.10