



# HIGH PLAINS BANK

**ALVA**  
810 E. Okla Blvd.  
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Alva, OK 73717  
PH (580) 327-1777  
Fax (580) 327-1775

**BOISE CITY**  
20 W. Main  
P.O. Box 789  
Boise City, OK 73933  
PH (580) 544-2616  
Fax (580) 544-2623

**CORDELL**  
200 N. College  
P.O. Box 218  
Cordell, OK 73632  
PH (580) 832-3780  
Fax (580) 832-3771

**KEYES**  
301 S. Polk  
P.O. Box 7  
Keyes, OK 73947  
PH (580) 546-7511  
Fax (580) 546-7671

**OKEENE**  
202 N. Main  
P.O. Box 429  
Okeene, OK 73763  
PH (580) 822-4466  
Fax (580) 822-4465

## Common Features

(Limits and Fees)

The following fees may be assessed against your account and the following transaction limitations, if any apply to your account.

NSF Item Charge \$25.00

NSF Item Charge or Returned Item Fee occurs by any of the following means: check, in persona withdrawal, ATM withdrawal, ACH transaction, or other electronic means, payments on loans, deposits to accounts, or any other insufficient item transactions whether paid or returned.

Total Overdraft Fee (Per Day Overdrawn) \$2.00

We will institute appropriate daily limits on total overdraft fees capping overdraft fees at a total of six overdraft items per day or \$150/day. NSF fees plus any daily overdraft fee at \$2/day for total possible overdraft fee limit of \$152/day. The \$2/day Overdraft Fee will start the day after the first negative balance and will continue until the account has a positive balance.

Chargeback Fee \$5.00

Cashier's Check \$7.50

Money Order (Okeene only) \$2.00

Copy (per page) \$1.00

Fax (per page) \$1.00

Special Statement Request \$10.00  
(per statement)

Mid Cycle Print Out (mailed) \$5.00

Stop Payment \$25.00

Credit Card Advances \$10.00

International ATM or POS Transaction 2% of Transaction

Dormant Account Fee (monthly) \$10.00

Duplicate Lien Release Fee \$15.00

Collection Fee \$25.00

Garnishment or Levy Fee		\$25.00
IRA Rollover and Closing Admin Fee		\$25.00
Inactive Merchant Card Service (per each inactive month)		\$5.00
ATM/Debit Card - Replacement Fee or in Bank PIN Change		\$10.00
Wire Transfer - Incoming		\$15.00
Wire Transfer - Outgoing		\$25.00
Wire Transfer - International		\$50.00
ACH Origination Fee (or as specified in ACH Agreement)		\$35.00
Research and Account Balancing Assistance		
Per Hour		\$60.00
If overtime is required		\$75.00
Safe Deposit Boxes	Yearly on size	
There will be a 10% per year past due fee for all accounts over a year past due. Past due fees will be collected prior to access to Safe Deposit Box.		
Safe Deposit Box Drilled Box Fee	Bank billed charge	
Returned Item Fee		\$25.00
ATM Inquiry Fee		\$1.00
This fee is imposed when you use an ATM machine not owned by High Plains Bank.		
ATM Item Fee		\$1.00
This fee is imposed when you use an ATM machine not owned by High Plains Bank.		
ATM Cash Withdrawal Limit		\$505.00
You may withdraw no more than \$505 per day per card, or your available account balancem whichever is less.		
ATM Point of Sale Transactions		\$1,500.00
You may not exceed \$1500 in point-of-sale transaction per day per card, or your checking account balance, whichever is less.		
Account Closing Fee (if closed less than 6 months after opening)		\$15.00
Online Banking Bill Pay Inactive Fee	per month	\$5.00
International Cash Letter Fee		\$25.00
Notary Fee		\$5.00
Telephone Transfer		\$1.00
Temporary Check Fee (no more than 12 checks)	per sheet	\$1.00
Excessive Transaction Fee (MMDA and Savings)		\$5.00