

Question # 13

Witness – Paul Harp

Answer

Returned check fees are assessed through Bullock Pen Water District whom we have a management agreement with. Attached below is the fee schedule from Forcht Bank which includes returned check fees.

Also attached below are spreadsheets to show service connection, service termination, service investigation, unauthorized use, and inspection fees costs.

Forcht Bank Business Services Fee Schedule Effective August 18, 2022

Business Checking Accounts

| | |
|---|-----------|
| Small Business WorksSM Checking | |
| Balance Requirements: | |
| No minimum balance required | |
| Debits and Credits Only | |
| - First 75 Combined Items | No Charge |
| - Fee per Combined Items over 75 | \$0.35 |
| Business Interest Checking | |
| Balance Requirements: | |
| \$1,000 minimum balance required | |
| - Avoids Monthly Service Charge of | \$10.00 |
| Debits and Credits Only | |
| - First 150 Combined Items | No Charge |
| - Fee per Combined Items over 150 | \$0.35 |
| Community Interest Checking | |
| Balance Requirements: | |
| No minimum balance required | |
| Debits and Credits Only | |
| - First 250 Combined Items | No Charge |
| - Fee per Combined Items over 250 | \$0.35 |
| Business Analysis Checking* | |
| Monthly Service Charge | \$15.00 |
| Deposit or Other Credit | \$0.35 |
| Deposited Items | |
| - Forcht Bank | \$0.10 |
| - Other Institutions | \$0.10 |
| Check Paid or Other Debit | \$0.20 |
| *Service charges may be reduced or eliminated through an earnings credit. | |
| Zero Balance (ZBA) Checking | |
| Monthly Service Charge | \$10.00 |
| Debits, Credits and Items Deposited | |
| - Unlimited Number of Items | No Charge |
| REPO Sweep Checking | |
| Monthly Service Charge | \$50.00 |
| Balance Requirements: | |
| \$250,000 minimum balance required | |
| - Avoids Monthly Service Charge of | \$100.00 |
| Debits, Credits and Items Deposited | |
| - Unlimited Number of Items | No Charge |

Business Money Market Accounts

| | |
|--------------------------------------|--------|
| Business Money Market Savings | |
| Balance Requirements: | |
| \$10,000 minimum balance required | |
| - Avoids Monthly Service Charge of | \$7.50 |
| Limit of 6 withdrawals per month | |
| - Monthly excess withdrawal fee | \$9.50 |

Depository Services

| | |
|---|--------------|
| Overdraft/Returned Item | \$35.00 |
| Negative Account Balance Fee | \$5.00 |
| (Fee assessed to your checking or savings account on the fifth business day that your account is overdrawn and each business day that your account is overdrawn thereafter) | |
| Cash Item Return Fee | \$10.00 |
| - Re-presentation (additional) | \$5.00 |
| - Deliver to Branch (additional) | \$5.00 |
| Stop Payment Order Fee | \$32.00 |
| Direct Deposit Reject (after first time) | \$30.00 |
| Charge-Off Deposit | \$25.00 |
| Early Account Closure (first 180 days) | \$50.00 |
| Verification of Deposit | \$25.00 |
| Foreign Item Processing Fee | \$25.00 |
| Dormant Checking Fee | \$10.00 |
| (Fee assessed after 6 months of no activity) | |
| Night Deposit Bag (1 Free) | \$15.00 |
| Zipper Bag (1 Free) | \$10.00 |
| Checkbook Reconciliation | \$30.00/hour |

Statement Services

| | |
|--------------------------------------|-----------|
| Duplicate Statement – current month | No Charge |
| Duplicate Statement – prior month(s) | \$5.00 |
| Return Statement Fee | \$10.00 |
| Hold Statement at Bank | \$5.00 |
| Special Statement Cutoff | \$10.00 |

Online / Mobile Services

| | |
|---|--------------|
| Mobile Deposit Capture (per deposit) | No Charge |
| Forcht Bank Online Banking | No Charge |
| Unlimited Bill Payment | No Charge |
| Manage Users (allow multiple users) | \$5.00/mo |
| Online ACH Access | \$15.00/mo |
| Online Wire Access | \$10.00/mo |
| Online ACH & Wire Access | \$20.00/mo |
| Manage Users, ACH & Wire Access | \$25.00/mo |
| Positive Pay | \$50.00/mo |
| BAI2 Multibank Reports | \$75.00/mo |
| Domestic Wire (online origination) | \$15.00/wire |
| International Wire (online origination) | \$40.00/wire |
| Online ACH Return Item | \$3.00 |
| Online ACH Return Prenote | \$2.00 |
| Online ACH Notification of Change | \$2.00 |
| Online ACH Reversal | \$5.00 |
| EFTPS Tax Payment | \$2.50 |

Remote Deposit Capture (RDC)

1 Year Agreement (No Scanner Included)

| | |
|-----------------------|------------|
| - Less than 50 Checks | \$35.00/mo |
| - 50 to 149 Checks | \$40.00/mo |
| - 150 to 299 Checks | \$50.00/mo |
| - 300 to 499 Checks | \$60.00/mo |
| - 500+ Checks | \$85.00/mo |

2 Year Agreement (Includes Scanner)

| | |
|-----------------------|-------------|
| - Less than 50 Checks | \$45.00/mo |
| - 50 to 149 Checks | \$55.00/mo |
| - 150 to 299 Checks | \$65.00/mo |
| - 300 to 499 Checks | \$75.00/mo |
| - 500+ Checks | \$105.00/mo |

3 Year Agreement (Includes Scanner)

| | |
|-----------------------|-------------|
| - Less than 50 Checks | \$40.00/mo |
| - 50 to 149 Checks | \$50.00/mo |
| - 150 to 299 Checks | \$60.00/mo |
| - 300 to 499 Checks | \$70.00/mo |
| - 500+ Checks | \$100.00/mo |

Wire Transfer Services

| | |
|-----------------------------|---------|
| Domestic Incoming Wire | \$25.00 |
| International Income Wire | \$50.00 |
| Domestic Outgoing Wire | \$25.00 |
| International Outgoing Wire | \$50.00 |
| Wire Repair | \$10.00 |

MSB Related Services

| | |
|-------------------------|-------------|
| MSB Monthly Fee | Varies |
| Check Casher Fee | \$50.00/mo |
| Privately Owned ATM Fee | \$100.00/mo |

Other Services

| | |
|---------------------------------|--------------|
| Cashier's Check (customer only) | \$5.00 |
| Money Order (customer only) | \$3.00 |
| Fax (per page) | \$2.00 |
| Photocopies (per page) | \$0.50 |
| Counter Check (each) | \$2.00 |
| Legal Process | \$30.00/hour |
| Notary Service (customer only) | No Charge |
| Debit Card Replacement | \$5.00 |
| Notice of Levy or Garnishment | \$75.00 |
| Escheatment Fee | \$50.00 |

Self-Serve Lock Boxes

| | |
|--------------------------------|------------|
| 3" X 5" | \$10.00/yr |
| 3" X 10" | \$20.00/yr |
| 5" X 10" | \$30.00/yr |
| 10" X 10" | \$45.00/yr |
| Drilling Safe Deposit Box | \$165.00 |
| Lost Key | \$165.00 |
| Late Fee (10 day grace period) | \$10.00 |

Safe Deposit Boxes

| | |
|--------------------------------|------------|
| 2" X 5" | \$30.00/yr |
| 3" X 5" | \$30.00/yr |
| 3.5" X 5" | \$30.00/yr |
| 3" X 10" | \$40.00/yr |
| 3" X 10.5" | \$40.00/yr |
| 4" X 5" | \$40.00/yr |
| 4" X 10" | \$50.00/yr |
| 4" X 12" | \$50.00/yr |
| 5" X 5" | \$45.00/yr |
| 5" X 6" | \$50.00/yr |
| 5" X 10" | \$55.00/yr |
| 5" X 10.5" | \$55.00/yr |
| 10" X 10" | \$70.00/yr |
| 10" X 10.5" | \$70.00/yr |
| 10" X 15" | \$70.00/yr |
| Drilling Safe Deposit Box | \$165.00 |
| Lost Key | \$165.00 |
| Late Fee (10 day grace period) | \$10.00 |

Other Information

No interest will be paid on an interest bearing account, if the account is closed prior to the interest being credited to the account.

Forcht Bank Fee Schedule

For inquiries contact your local banking center or
1-866-523-1445
www.forchtbank.com

The above fees are subject to change without notice.



Service Connection (\$35.00)

| | |
|------------------------|----------|
| 1/2 Man Hour | \$ 25.00 |
| 1/2 Service Truck Hour | \$ 12.50 |
| Total | \$ 37.50 |

Trip To Terminate Service (\$35.00)

| | | |
|------------------------|----|-------|
| 1/2 Man Hour | \$ | 25.00 |
| 1/2 Service Truck Hour | \$ | 12.50 |
| Total | \$ | 37.50 |

Trip for service investigation
(\$35.00 business Hours)

| | |
|----------------------|----------|
| 1 Man Hour | \$ 50.00 |
| 1 Service Truck Hour | \$ 25.00 |
| Total | \$ 75.00 |

Trip for service investigation
(75.00 After Working Hours)

| | |
|----------------------|-----------|
| 1 Man Hour | \$ 75.00 |
| 1 Service Truck Hour | \$ 25.00 |
| Total | \$ 100.00 |

Unauthorized use of system (\$75.00)

| | | |
|----------------------|----|-------|
| 1 Man Hour | \$ | 50.00 |
| 1 Service Truck Hour | \$ | 25.00 |
| Total | \$ | 75.00 |

Inspection Fee (\$50.00)

| | |
|----------------------|----------|
| 1 Man Hour | \$ 50.00 |
| 1 Service Truck Hour | \$ 25.00 |
| Total | \$ 75.00 |