

Important Account Information For Our Customers

Happy State Bank
Happy Branch
100 East Main Street
Happy, TX 79042
(806) 558-2265

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:

ACCOUNT SERVICES:

- Balancing Assistance (1 hour minimum)	\$20.00 per hour
- Research (1 hour minimum)	20.00 per hour/1.00 per page
- Activity Printout	\$5.00 per account
Missing Required Documentation (resulting in closure) Consumer Account	\$25.00 (or total account balance if less than \$25.00)
Missing Required Documentation (resulting in closure) Commercial Account	\$50.00 (or total account balance if less than \$50.00)

CARD SERVICES:

	\$5.00
- Gift Card (customer)	\$5.00 per card
- Replace Lost ATM/Debit Card	\$5.00 per card
- Travel Fund Card	\$5.00 per card
- Youth Card	\$500.00 per day
- Debit Card/ATM Daily Withdrawal Limit	\$3,000.00 per
- Point-of-Sale Daily Limit	day\$3,500.00 per
- Debit Card Daily Limit	day



- Foreign ATM Fee \$1.50 per transaction

FEES IMPOSED BY MASTERCARD:

- Currency Conversion Fee .20% of transaction amount

- Cross Border Fee .90% of transaction amount

WIRE SERVICES:

- Incoming Wire Transfer Free

- Incoming Wire Transfer (non-customer) \$25.00 per wire transfer

- Outgoing Wire Transfer \$15.00 per wire transfer

- Outgoing Wire Transfer (non-customer) \$25.00 per wire transfer

- Incoming Foreign Wire Transfer Free

- Incoming Foreign Wire Transfer (non-customer) \$75.00 per wire transfer

- Outgoing Foreign Wire Transfer \$50.00 (minimum bank cost)

- Outgoing Foreign Wire Transfer (non-customer) \$75.00 per wire transfer

COLLECTION SERVICES:

- Incoming Collections \$15.00 per collection

- Outgoing Collections \$15.00 per collection

NEGOTIABLE INSTRUMENTS:

- Cashier's Checks \$2.00 per check

MONEY ORDERS:

- Money Orders \$2.00 per Money Order

LEGAL SERVICES:

- Garnishments \$100.00

- Executions \$100.00

- Levies \$100.00

- Comptroller Security Pledge \$100.00



- Lost Instrument Bond for Cashier's Checks	\$50.00 per item
- Medallion Stamp Services	\$50.00
MISCELLANEOUS:	
- Happy Club	\$7.00 per month
- Stop Payments	\$27.00 per item
- Check Cashing For Non-Customers	\$20.00 per item or 3% of the total; whichever is greater
- Third Party Check Cashing	\$10.00 per item or 2% of the total; whichever is greater
- Check Cashing Collection	\$20.00 per item or 3% of the total; whichever is greater
- Loose Coin Deposit	1% of the total (\$5.00 minimum). No Charge on Tuesday, Wednesday or Thursday
- Foreign Currency Exchange	Bank Cost
- Auto OD Transfer Fee	\$5.00 per transfer
- Inactivity Fee - Assessed after 6 months of inactivity on accounts with balances less than \$50.00	\$5.00 monthly
SAFE DEPOSIT BOXES:	
- Size 3 X 5	\$35.00
- Size 4 X 4	\$35.00
- Size 4 X 5	\$35.00
- Size 5X 5	\$40.00
- Size 3 X 10	\$60.00
- Size 4 X 10	\$70.00
- Size 4 X 11	\$70.00
- Size 5 X 10	\$75.00
- Size 6 X 11	\$75.00
- Size 10 X 10	\$150.00



- Size 7 X 10	\$100.00
- Size 13 X 26	\$300.00
- Size 21 X 26	\$450.00
- Size 46 X 15	\$450.00
- Safe Deposit Box Key Deposit	\$25.00
- Drilling	\$170.00
- Replace Key	\$25.00

