

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

CARD SERVICES:

- Gift Card \$5.00
- Replace Lost ATM/Debit Card \$5.00 per card
- Travel Fund Card \$5.00 per card
- Debit Card/ATM Daily Withdrawal Limit \$500.00 per day
- Point-of-Sale Daily Limit \$3,000.00 per day
- Debit Card Daily Limit \$3,500.00 per day
- Non HSB 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
- Outgoing Wire Transfer \$15.00 per wire transfer



- Incoming Foreign Wire Transfer	Free
- Outgoing Foreign Wire Transfer	\$50.00 (minimum bank cost)
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:	
- Stop Payments	\$27.00 per item
- Overdraft Fee	\$27.00
- NSF Item Chg-Return	\$27.00 per item
- NSF Item Chg-Paid	\$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 3 X 10	\$60.00
- Size 4 X 4	\$35.00
- Size 4 X 5	\$35.00
- Size 4 X 10	\$70.00
- Size 4 X 11	\$70.00
- Size 5 X 5	\$40.00
- Size 5 X 10	\$75.00
- Size 6 X 11	\$75.00
- Size 7 X 10	\$100.00
- Size 10 X 10	\$150.00
- 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
- Key Replacement	\$25.00

