



Fee Schedule

This fee schedule shows fees that may be associated with your account. Not all fees will apply.

Fee	Schedule	Amount
Account Fees¹		
Overdraft Item Charge ^{2,3} A payment you make is paid creating an overdraft, instead of returned	Each Paid Item	\$35
Dormant Fee (after 12 months of inactivity)	Monthly	\$10
Wire Fees		
Wire Initiation Fee (Outgoing/Domestic)	Each	\$25
Wire Initiation Fee (Outgoing/International)	Each	\$50
Cash Management Service Fees		
ACH Collections Fee	Monthly	\$50
ACH Payments Fee	Monthly	\$30
Safe Deposit Box Fees⁴		
Rental Payment (vary by box size)	Yearly	\$15-\$75
Late Payment Fee (imposed at 30 days late)	One Time	\$10
Lost Key Fee	Per Loss	\$100
Fees Related to Judicial Orders		
Garnishments/Levies Fee	Each	\$100
Subpoena Research Fee	Per Hour	\$100

¹ Check Printing: Third party check printing is at the customer's expense.

² Fee applies to overdrafts created by debits, such as: check, in-person withdrawal, or other electronic means.

³ Daily cap of \$175 for total overdraft fees, per account.

⁴ Safe Deposit Box: Third party drilling cost is at the customer's expense.

Fees High Plains Bank Does Not Charge

Tired of fees that do not make sense? Switch to a bank that does not charge them. Here are some typical fees many institutions charge that High Plains Bank (HPB) does not.

Fee Description	Typical Fees	HPB
Account Fees		
Return Item (per item) A payment you make is returned, instead of paid on overdraft	~\$30	Free
Continuous Overdraft (per day) A fee charged after so many days that your account is continuously overdrawn	~\$8	Free
Monthly Service Charge Based on some minimum balance requirement	~\$5	Free
Transaction Fees		
Stop Payment (per request)	~\$25	Free
ATM Withdrawal Fee	~\$2	No Charge ^{5,6}
Transfer Fee, Automatic Sweeps (per sweep)	~\$5	Free
Telephone Transfer (per transfer) A transfer conducted on your behalf by a bank employee over the phone	~\$2	Free
Incoming Wire Fee A wire sent to your account at HPB from another financial institution	~\$10	Free
Return of Deposited Item (per item) For example, someone bounces a check written to you.	~\$10	Free
Cashier's Check (per item)	~\$10	Free
Debit Card Fees		
Debit Card Replacement (per card)	~\$10	Free
Debit Card Annual Fee (yearly)	~\$10	Free
Service Fees		
Counter or Temporary Checks (per sheet)	~\$1	Free
Paper Statement (per month) If you choose to get paper statements, instead of electronic statements	~\$3	Free
Additional / Duplicate Paper Statement	~\$6	Free

⁵ High Plains Bank does not charge a fee to use any ATM.

⁶ The ATM owner may assess a charge for ATM usage. See HPBGO.com for nationwide fee free ATM locations.