RATE AND FEE SCHEDULE
THE BANK OF SAN JACINTO COUNTY
Effective February 01, 2026

DEMAND DEPOSIT ACCOUNTS

Economy Checking
This account provides our customer with a low cost checking account. In order for us to offer this account for a nominal fee, your checks will not be returned with your monthly statement. A statement printout which includes check images may be obtained for an additional fee
Minimum to Open - $50
Monthly Fee - $9.28

Regular Checking
The Regular Checking Account allows for unlimited check writing privileges and provides an easy to read monthly statement which includes images of your checks processed.
Minimum to Open - $250
Monthly Maintenance Fees: Below $1,000 - $12.19; $1,000 & Up – no charge

Silver Checking
If you are 62 years of age or older, you qualify for our Silver Checking Account.
Minimum to Open - $250
Monthly Maintenance Fees: Below $500 - $7.69; $500 & Up – no charge

Non-Profit Organization
Minimum to Open - $250
Monthly Maintenance Fees: $0 - $499 - $7.69; $500 & Up – no charge

Small Business Checking
The Small Business Checking Account allows for unlimited check writing privileges and provides an easy to read monthly statement which includes images of your checks processed.
Minimum to Open - $250
Monthly Maintenance Fees: Below $1,000 - $12.72; $1,000 & Up – no charge

Commercial Checking
Commercial Checking Accounts are competitively priced. Monthly fees are calculated per item with an earnings credit allowed on average collected balances per each $100 increment.
Minimum to Open: $250
Monthly Maintenance Fee: $15.90
Per Check Paid: $0.20
Transit Checks Deposited: $0.09
Less Earnings Credit: $0.24

The “Bank Club” Account
Minimum deposit of $250 to open
No charge for personalized The “Bank Club” Checks
Accidental Death and Dismemberment Insurance
(Additional Insurance may be purchased)
Monthly “Club” fee of $12.18
(Over 62 years of age $6.88)
Numerous special discounts and services

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INTEREST BEARING CHECKING ACCOUNTS

Interest is paid on a variable rate that is subject to change daily. Interest will be computed according to the simple interest method calculation based on a 365-day year and will be calculated on the daily balance. Interest will be paid monthly.

Super Now Account
Minimum to open - $2,000
Below $2,000 - $20.67; $2,000 and Up – no charge
If balance falls below $2,000 no interest will be paid for that day

Elite Checking
This account provides a prestigious package of banking services for our customers. The following services are provided with the Elite Account at no charge:
$1,000 Accidental Death & Dismemberment Insurance
(Additional Insurance Available at a minimal cost)
Free Personalized Checks
Free Cashier's Checks
Free ATM/Visa Debit Card
50% Discount on Safe Deposit Box
Minimum to Open: $4,000
Below $4,000 - $20.67; $4,000 and Up – no charge

(If balance falls below $4,000, no interest will be paid for that day)

NON-TRANSACTION ACCOUNTS

Money Market and Savings Accounts are considered non-transaction accounts. Allowed transactions include six (6) permissible monthly transfers or withdrawals from these types of accounts by check, debit card, or similar orders payable to third parties. Transfers and withdrawals made in person by messenger, by mail, or at an ATM are unlimited.

Money Market Account
The Money Market Account offers a competitive interest rate with limited checking. Each transaction over the allowed six (6) will be charged $10.00 per transaction.
Minimum to open - $3,000
Below $3,000 - $20.67
$3,000 and Up – no charge
If balance falls below $3,000, no interest will be paid for that day

Savings Accounts
Interest is paid on a variable rate that is subject to change daily.
Minimum to Open: $250.00
Quarterly Low Balance Fee:
Below $250 - $6.89; $250 & Up – no charge; Over 3 withdrawals per quarter - $6.89 each

Student / Minor Savings Accounts

Minimum to open - $50

Quarterly Low Balance Fee – Below $50 - $6.89; Over 3 withdrawals per quarter - $5.83 each

Interest on savings accounts will be calculated on the simple interest method based on a 365 day year and will be calculated on the daily collected balance. Interest will be paid quarterly.

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MISCELLANEOUS FEES AND CHARGES

Letters of Credit: 2.00% or $100.00 Minimum
Amortization Schedule: $10.60
Cashier's Checks: $6.36
Collection Item: $21.20
Locked Zipper Bag: $31.80
No-Lock Zipper Bag: $7.95
Photocopies: $2.00 per page (black and white only)
Faxes: $2.00 per page
Temporary Checks: $1.00 each
Rolled Coins: $0.10 per roll
Strapped Bills: $0.35 per strap
Online Banking: No Charge
Bill Pay (Consumer): No Charge
Commercial/Non-Profit/Small Business Bill Pay: $11.00
Chargeback Item: $8.15
Telephone Transfers: $6.36
Balance Inquiry: 1 free/month; then $0.98 each thereafter
Research: $26.50/hr.; minimum $10.00 charge
NSF: $38.00, Also applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means
Stop Payment: $35.00
Copies of Checks: $2.00 each
Statement Printout: $7.00
Garnishments/Levies: $30.00
A $26.50 to account is closed within 60 days of opening

Wire Transfer

Incoming (Customer): $7.50
Outgoing (Customer): $22.00

Safe Deposit Box Fees

2 X 5: $30.00 annually
3 X 5: $35.00 annually
5 X 5: $40.00 annually
3 X 10: $45.00 annually
5 X 10: $70.00 annually
Key Replacement Fee: $30.00
Box Drilling Fee: $300.00

ATM Fees

ATM/Visa Debit Card: No charge for first card
Replacement Card: $10.00
Point of Sale Transactions: No charge
On Premises Transaction: No charge
Off Premises Transaction: $4.00 per transaction/inquiry

Night Depository

Night Depository Non-Commercial: No charge
Commercial: $20.00 annually - includes one locked zipper bag