

## SAFE DEPOSIT BOXES

(Only available at the El Paso location)

### ANNUAL FEES:

3 X 10.....	\$40.00
5 X 5.....	\$30.00
5 X 10.....	\$50.00
10 X 10.....	\$100.00
Key Deposit.....	\$20.00
Lost Key.....	\$20.00

A fee may overdraft an account and result in additional fees. Gross receipts may be included in fee charged on statement.

## Personal Banking Services and Fees

---

## WESTERN HERITAGE BANK

230 South Alameda Boulevard  
Las Cruces, New Mexico 88005  
(575) 541-0058 Fax: (575) 541-0160

108 West Maple Street  
Deming, New Mexico 88030  
(575) 544-7754 Fax: (575) 544-8242

4849 North Mesa Street  
El Paso, Texas 79912  
(915) 521-4800 Fax: (915) 521-4837

[westernheritagebank.com](http://westernheritagebank.com)



## Banking Services

### FREE CHECKING

Minimum Deposit to Open.....	\$100.00
Monthly Service Charge.....	No Charge

Includes Online Banking - Online Bill Pay - Debit Card with Reimbursed ATM fees Nationwide.

Check copies will not be included with your statement.

### REGULAR CHECKING

Minimum Deposit to Open.....	\$250.00
Monthly Service Charge.....	\$7.00

If balance falls below \$250.00 any day during the current statement period.

Includes Online Banking - Online Bill Pay -Debit Card with Reimbursed ATM fees Nationwide.

### LIBERTY CHECKING ACCOUNT (NOW ACCOUNT)

Minimum Deposit to Open.....	\$1,000.00
Monthly Service Charge.....	\$10.00

If balance falls below \$250.00 any day during the current statement period.

Corporations, Associations and Partnerships are not eligible.

### HIGH YIELD CHECKING (MMDA)

Minimum Deposit to Open.....	\$5,000.00
Monthly Service Charge.....	\$10.00

If balance falls below \$5,000.00 any day during the current statement period.

Excessive Withdrawal Fee.....	\$15.00
-------------------------------	---------

An excessive withdrawal is any debit/withdrawal over six (6) per statement period.

### SAVINGS ACCOUNT

Minimum Deposit to Open.....	\$50.00
Monthly Service Charge.....	\$3.00

If balance falls below \$50.00 any day during the current statement period.

Excessive Withdrawal Fee.....	\$ 2.50
-------------------------------	---------

An excessive withdrawal is any debit/withdrawal over six (6) per statement period.

### HEALTH SAVINGS ACCOUNT (HSA)

Minimum Deposit to Open.....	\$100.00
Monthly Service Charge.....	\$3.00

Must meet eligibility requirements.

## Fees Schedule

### ACCOUNT FEES

ATM Fees.....	Reimbursed ATM Fees Nationwide (ATM Fees reimbursed next business day)
Stop Payment Fee.....	\$32.00
Account Closure within 90 days.....	\$30.00
Dormant Account Fee per month After 1 year of no customer activity.....	\$5.00
Return Deposit Items (per item).....	\$15.00
Account Reconciliation (per hour one hour minimum).....	\$20.00
Statement Copies (per statement text only).....	\$2.50
Special Statements each.....	\$5.00
Account Verification.....	\$5.00
Research (per hour).....	\$25.00
Garnishments and Levies.....	\$50.00
IRA Closing or Transfer Fee.....	\$30.00
Automatic Transfers (per transfer).....	\$2.00

### NON-SUFFICIENT FUNDS FEES

Overdraft Fee per item paid*.....	\$35.00
*Created by check, in person withdrawal, or other electronic means.	
NSF Fee per item returned.....	\$35.00

### EXCESSIVE WITHDRAWAL FEES\*

High Yield Money Market Accounts.....	\$15.00
Savings Withdrawals.....	\$2.50
*An Excessive withdrawal is any debit/withdrawal over six (6) per statement period.	

### MISCELLANEOUS FEES AND CHARGES

Cashier's Checks.....	\$5.00
Notary Service (non-customers).....	\$5.00
Miscellaneous copies (per page).....	\$1.00
Collection Items.....	\$25.00
Counter Checks (for three (3) checks).....	\$1.00
Zipper Bags.....	\$10.00
Debit Card Reorder (due to loss, theft, or damage).....	\$10.00
Debit Card Rush Order.....	\$50.00

### WIRE TRANSFER FEES

Out-going.....	\$25.00
In-coming.....	No Charge
Foreign.....	\$50.00
In-coming Foreign Wire.....	\$10.00

Continued on Back

## Business Account Services

### WESTERN HERITAGE BANK

230 South Alameda Boulevard  
Las Cruces, New Mexico 88005  
(575) 541-0058 Fax: (575) 541-0160

108 West Maple Street  
Deming, New Mexico 88030  
(575) 544-7754 Fax: (575) 544-8242

4849 North Mesa Street  
El Paso, Texas 79912  
(915) 521-4800 Fax: (915) 521-4837

[westernheritagebank.com](http://westernheritagebank.com)



# WESTERN HERITAGE BANK

## Business Account Services

### BASIC BUSINESS CHECKING\*\*

Minimum Opening Deposit.....	\$250.00
Monthly Service Charge.....	\$10.00*

\*If balance falls below \$1,500.00 any day during statement period.

\*\*Maximum of 100 transactions/\$100.00 currency exchange. Additional items fees applied. See Business Profile of Fees Schedule for details.

### BUSINESS ANALYSIS

Minimum Opening Deposit.....	\$250.00
Monthly Service Charge.....	\$10.00

Fees based on services provided and average daily collected balances maintained.

Market rate earnings credit applied to average daily collected balance to offset account charges and fees. Market rate may change at any time. See Truth in Savings for details.

### NON-PROFIT BUSINESS CHECKING

Minimum Opening Deposit.....	\$100.00
Monthly Service Charge.....	No Charge*

\*Must have non-profit status documentation to qualify.

### ALL BUSINESS ACCOUNTS INCLUDE:

- Online Banking
- Online Bill Pay
- E- Statements
- Mobile Banking
- Business Debit card
- Check copies are included with your monthly statements

### TREASURY MANAGEMENT SERVICES:

- Positive Pay (Check & ACH)
- Remote Merchant Capture
- Merchant Services
- Business Credit Cards

### BUSINESS PROFILE OF FEES SCHEDULE

ACH Imported Credit/Debit.....	\$0.25
Deposit Items (per check).....	\$0.03
Inclearing Checks.....	\$0.25
Currency In/Out.....	\$0.10*

\*Every \$100.00 unit in currency exchange in or out

### MISCELLANEOUS FEES AND CHARGES

Cashier's Checks .....	\$5.00
Notary Service (non-customers) .....	\$5.00
Miscellaneous copies (per page) .....	\$1.00
Collection Items.....	\$25.00
Counter Checks (for three (3) checks) .....	\$1.00
Zipper Bags.....	\$10.00
Debit Card Reorder (due to loss, theft, or damage) .....	\$10.00
Debit Card Rush Order .....	\$50.00

### WIRE TRANSFER FEES

Out-going.....	\$25.00
In-coming.....	No Charge
Foreign.....	\$50.00
In-coming Foreign Wire.....	\$10.00

A fee may overdraft an account and result in additional fees. Gross receipts may be included in fee charged on statement.