

**ADMINISTRATIVE GUIDELINES  
FINANCIAL INSTITUTIONS  
Procedure 426**

- (26) *The following sales and services by banks, savings and loan associations, credit unions and investment banks:*
- (a) *Services associated with any deposit accounts, including service fees, NSF fees, and attachment fees;*
  - (b) *Fees for the purchase of bank checks, money orders, traveler's checks and similar products for payment;*
  - (c) *Loan fees and points associated with loan transactions;*
  - (d) *Pass-through charges on loan transactions which include sales tax;*
  - (e) *Services associated with the sale, exchange or transfer of currency, stocks, bonds and other securities.*