



# First Texoma National Bank

The neighborhood bank you can count on.

## Fee Schedule

Effective March 2022

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.**

### Retail Banking Services

24 Hr Info Line money transfers.....	FREE
Account Research.....	\$25.00 per hour
Acct Balancing Assistance.....	\$25.00 per hour
ACH Batch Origination.....	\$7.50 per batch
Amortization Schedule.....	\$3.00
Bank assisted money transfers via telephone.....	\$1.00
Cash Check (Non Customer).....	\$10.00
Cashier's Checks -- Customer.....	\$5.00
Cashier's Checks -- Non Customer (exchanging a good on-us check).....	\$10.00
Cash Handling (Corporate Checking).....	\$0.50/\$1000.00
Chargeback items.....	\$15.00
Check Image Copy.....	\$3.00 each
Collection Items.....	\$10.00 each
Counting change for non-customers.....	10%
Customer Selects Own PIN.....	FREE
Daily Statements.....	\$30.00 per month
Debit Card New Issue.....	FREE
Debit Card Replacement.....	\$5.00
Deposit Image Copy.....	\$3.00 each
Domestic Wire Transfers -- Incoming.....	\$5.00
Domestic Wire Transfers -- Outgoing.....	\$20.00
Inactive Account Fee.....	\$5.00 per month
International Items.....	\$30.00 per check
International Wire Transfers.....	\$45.00
Lock Bags.....	\$25.00
Mail Forgotten Debit Card PIN.....	\$2.00
Mail PIN for Lost/Stolen Debit Card (new PIN).....	\$5.00
Mobile Banking money transfers.....	FREE
Money Service Business.....	\$350.00 per month
Non-Sufficient Funds - Paid into Overdraft.....	\$35.00
Non-Sufficient Funds - Returned.....	\$35.00
Online Banking money transfers.....	FREE
Remote Deposit Capture.....	\$30.00 per month
Research Copies.....	\$3.00
RDC Scanner Lease.....	\$30.00 per month
Special Statement Cutoff.....	\$15.00
Statement.....	\$5.00
Statement-snapshot.....	\$5.00
Stop Payments.....	\$35.00 each
Tax Levy and garnishment fee.....	\$150.00
Undeliverable/Returned Mail.....	\$5.00 per month
Verification of Deposits/Audit Confirmation.....	\$20 per request
Zipper Bags.....	\$5.00

### Safe Deposit Box

Small.....	\$25.00
Medium.....	\$35.00
Large.....	\$45.00
Extra Large.....	\$55.00
Drill Box Fee.....	\$200.00

### Fax Service

First Page.....	\$3.00
Each Additional Page.....	\$1.00



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### First Money Market

If balance falls below \$2,500.00 at any time during the month the monthly maintenance fee is \$15.00.

An excess transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a monthly statement cycle.

### First Savings

If the balance falls below \$50.00 at any time during any month, a monthly maintenance fee of \$5.00 will be charged for that statement cycle in which the minimum balance requirement was not met.

\$1.00 will be charged for each debit in excess of three per quarter.

### First Advantage Checking

Free with a minimum daily balance requirement of \$500.00; otherwise, a monthly service fee of \$10.00 will be charged.

### First NOW Checking

Free with a minimum daily balance requirement of \$1,000.00; otherwise, a monthly service fee of \$10.00 will be charged.

### First Small Business Checking

Withdrawals from First Small Business Checking are limited to 100 per statement cycle without incurring a transaction fee. Deposit items into First Small Business Checking are limited to 100 per statement cycle without incurring a transaction fee. An excess transaction fee of \$0.35 will be charged for each withdrawal in excess of 100 per statement cycle. An excess transaction fee of \$0.35 will be charged for each deposit item in excess of 100 per statement cycle.

### First Business Checking

If balance falls below \$1,000.00 at any time during the month the monthly maintenance fee is \$10.00

Withdrawals from First Business Checking are limited to 300 per statement cycle without incurring a transaction fee.

Deposit items into First Business Checking are limited to 300 per statement cycle without incurring a transaction fee. An excess transaction fee of \$0.35 will be charged for each withdrawal in excess of 300 per statement cycle. An excess transaction fee of \$0.35 will be charged for each deposit item in excess of 300 per statement cycle.

### First Corporate Checking

Monthly maintenance fee is \$10.00. Debit items, credit items, deposited items is 0.35 per item if more than 300 items per statement cycle. Monthly service charges vary by transaction volume, service utilized, and earning for credit balance maintained. At the end of the statement cycle, you will get an analysis e-Statement that details what fees were charged to your account and how much of your credit was used to pay for those fees.

### Second Chance Group Checking

The monthly service fee is just \$10.00. Account is subject to review and approval. When maintained for 1 year, you may request to switch Second Chance Checking to another checking including Group Checking with Free E-Statements with no monthly service fee.

### Prohibition Against Unlawful Internet Gambling

Federal law, the Unlawful Internet Gambling Enforcement Act of 2006, and implementing regulations prohibit business members from receiving deposits or other credits of any kind relating to their operation of an illegal Internet gambling business. First Texoma National Bank is required to enforce that prohibition.