MISCELLANEOUS FEES AND CHARGES Effective November 20, 2023

Account closed within 30 days of opening	\$30.00
Account Research/Statement Reconciliation	\$25.00 per hr.
Copies of research	\$ 2.00 per page
Existing Account Restrictions (Watch or 2 signatures required) ACH Origination	\$15.00 per month \$15.00 per file
Chargeback on Deposit Account	\$ 5.00 per item
Chargeback on Loan	\$30.00 per item
Domestic Collections - Customers Only	\$15.00
Copies	\$.25 each
Current Account Activity Printout or Statement	\$5.00
Paper Statement in lieu of required e-statement	\$5.00
Phone Transfer Fee	\$3.00
Replacement Debit Card	\$5.00
Non-Customer Check Cashing Fee - On us Check	\$10.00
Coin Counting - Non-Customer	10%
Levies/Freezes	\$100.00
Night Deposit Lock Bag	\$30.00
Zipper Bags	\$5.00
Visa Stop Payment	\$15.00 \$30.00
Stop Payments	\$50.00
Overdraft Fee	
Item over \$5.00	\$30.00 per item
Item less than or equal to \$5.00	No Charge
Item causing Overdraft balance of \$5.00 or less	No Charge
Return Item Fee	
Item over \$5.00	\$30.00 per item
Item less than or equal to \$5.00	No Charge
Item causing Overdraft balance of \$5.00 or less.	No Charge
Previously returned items resubmitted for deposit	\$30.00 per item
Cashier's Check	ćr. 00
Customer	\$5.00
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Non-Customer (Exchange of On Us Check for Cashier's Check only) Exception base only. officer approval required.	\$10.00
Non-Customer (Exchange of On US Check for Cashier's Check only) Exception base only, officer approval required.	\$10.00
base only, officer approval required.	
base only, officer approval required.	\$10.00 \$4.00
base only, officer approval required. Gift Card Fee Wire Transfer	\$4.00
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online	\$4.00 \$15.00
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing	\$4.00 \$15.00 \$25.00
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming	\$4.00 \$15.00 \$25.00 No Charge
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire	\$4.00 \$15.00 \$25.00
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM	\$4.00 \$15.00 \$25.00 No Charge \$50.00
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM Cash Withdrawal	\$4.00 \$15.00 \$25.00 No Charge \$50.00 \$2.00
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM Cash Withdrawal Transfer	\$4.00 \$15.00 \$25.00 No Charge \$50.00 \$2.00 \$1.00
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM Cash Withdrawal Transfer Balance Inquiry	\$4.00 \$15.00 \$25.00 No Charge \$50.00 \$2.00
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM Cash Withdrawal Transfer Balance Inquiry Remote Deposit	\$4.00 \$15.00 \$25.00 No Charge \$50.00 \$2.00 \$1.00 \$1.00
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM Cash Withdrawal Transfer Balance Inquiry Remote Deposit Set Up	\$4.00 \$15.00 \$25.00 No Charge \$50.00 \$2.00 \$1.00 \$1.00 \$1.00 \$75.00
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM Cash Withdrawal Transfer Balance Inquiry Remote Deposit Set Up Machine - 1 year agreement	\$4.00 \$15.00 \$25.00 No Charge \$50.00 \$2.00 \$1.00 \$1.00 \$1.00 \$75.00 \$75.00 monthly
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM Cash Withdrawal Transfer Balance Inquiry Remote Deposit Set Up	\$4.00 \$15.00 \$25.00 No Charge \$50.00 \$2.00 \$1.00 \$1.00 \$1.00 \$75.00
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM Cash Withdrawal Transfer Balance Inquiry Remote Deposit Set Up Machine - 1 year agreement Machine - 2-year agreement	\$4.00 \$15.00 \$25.00 No Charge \$50.00 \$2.00 \$1.00 \$1.00 \$1.00 \$75.00 \$75.00 monthly
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base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM Cash Withdrawal Transfer Balance Inquiry Remote Deposit Set Up Machine - 1 year agreement Machine - 2-year agreement Bill Pay Fees Rush Payment Fee: Second Day Standard	\$4.00 \$15.00 \$25.00 No Charge \$50.00 \$1.00 \$1.00 \$1.00 \$75.00 \$75.00 \$75.00 monthly \$50.00 monthly \$14.95
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM Cash Withdrawal Transfer Balance Inquiry Remote Deposit Set Up Machine - 1 year agreement Machine - 2-year agreement Machine - 2-year agreement Bill Pay Fees Rush Payment Fee: Second Day Standard Rush Payment Fee: Next Business Day	\$4.00 \$15.00 \$25.00 No Charge \$50.00 \$2.00 \$1.00 \$1.00 \$1.00 \$75.00 \$75.00 \$75.00 monthly \$50.00 monthly
base only, officer approval required. Gift Card Fee Wire Transfer Commercial Customer Outgoing Online Customer Outgoing Customer Incoming International Wire ATM Fees-NON-First Bank Texas ATM Cash Withdrawal Transfer Balance Inquiry Remote Deposit Set Up Machine - 1 year agreement Machine - 2-year agreement Safe Deposit Box Fees	\$4.00 \$15.00 \$25.00 No Charge \$50.00 \$1.00 \$1.00 \$1.00 \$75.00 \$75.00 monthly \$50.00 monthly \$50.00 monthly \$14.95 \$19.95
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